

# Five-Year Strategic Plan for Housing & Community Development Programs

*April 1, 2010 through to March 31, 2014*



**Idaho Housing  
and Finance**  
ASSOCIATION

*Your Key to Housing Opportunities*

**IDAHO**

DEPARTMENT OF COMMERCE

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## Executive Summary

A clear, concise executive summary that includes the objectives and outcomes identified in the plan and an evaluation of past performance.

According to federal law and regulations of the U.S. [Department of Housing and Urban Development](#) (HUD), all states and many larger localities must prepare a Consolidated Plan in order to receive federal funding for affordable housing and community development. This Plan consolidates into a single document the planning and application requirements for:

**CDBG** - State of Idaho Community Development Block Grant Small Cities program;

**HOME** – State of Idaho HOME Investment Partnerships program;

**ESG** –State of Idaho Emergency Shelter Grants program; and

Consolidated Plans are prepared every five years. The Consolidated Annual Performance and Evaluation Report (CAPER) is the annual report on the progress made towards the five-year goals.

The Consolidated Plan will:

- Assess Idaho’s affordable housing and community development needs
- Analyze Idaho’s housing markets
- Articulate Idaho’s priorities and strategies to address identified needs
- Describe actions taken by the State to implement strategies for affordable housing and community development
- Provides information related to affordable housing and community development needs
- Establishes priorities and strategies

This document reflects the coordinated planning activities throughout the state with affordable housing and community development stakeholders, local and regional agencies, as well as private citizens. The planning activities provided the forum for input into Idaho’s federal housing and community development programs.

The objectives in the Five-Year Strategic Plan are designed to maintain consistency with the housing and community development priorities of individual communities throughout Idaho. Local and regional units of government are actively involved in the direction and implementation of the Plan’s objectives within their jurisdiction.

This document includes HUD’s overall goals and Idaho’s Objectives for the CDBG, HOME, and ESG programs to help communities provide decent affordable housing, suitable living environments, and expanding economic opportunities principally for low- and moderate-income citizens of Idaho.<sup>1</sup>

Idaho Housing and Finance Association is the administrator of funds for the HOME and ESG and HOPWA programs.

Idaho Department of Commerce is the administrator of the CDBG program

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<sup>1</sup> 24 CFR Part 91.1, Consolidated Submissions for Community Planning and Development Programs

HUD Goals & Objectives	Idaho's Corresponding Strategies
<b><i>Provide Suitable Living Environment</i></b> <ul style="list-style-type: none"> <li>• Availability/accessibility to create suitable living environments</li> <li>• Affordability to create suitable living environments</li> <li>• Sustainability to create suitable living environments</li> </ul>	<ul style="list-style-type: none"> <li>• Improve Safety &amp; Livability</li> <li>• Improve affordability and sustainability of quality facilities and services</li> <li>• Increase access to quality facilities and services</li> </ul>
<b><i>Provide Decent Housing</i></b> <ul style="list-style-type: none"> <li>• Accessibility for the purpose of providing decent housing</li> <li>• Affordability for the purpose of creating decent housing</li> <li>• Sustainability for the purpose of creating decent housing</li> </ul>	<ul style="list-style-type: none"> <li>• Sustain and increase home ownership</li> <li>• Sustain and increase affordable rental housing</li> <li>• Support equal access to a continuum of housing services</li> </ul>
<b><i>Expand Economic Opportunities</i></b> <ul style="list-style-type: none"> <li>• Accessibility for the purpose of creating economic opportunities</li> <li>• Affordability for the purpose of creating economic opportunities</li> <li>• Sustainability for the purpose of creating economic opportunities</li> </ul>	<ul style="list-style-type: none"> <li>• Create jobs primarily for low- to moderate income persons</li> <li>• Revitalize downtowns</li> </ul>
There is no corresponding HUD Goal or Objective for this Idaho goal	<b><i>Increased Community Investment and Involvement</i></b> <ul style="list-style-type: none"> <li>• Promote effective partnerships</li> <li>• Support efforts to increase local capacity in planning, administration and implementation</li> </ul>

- ▶ Provide suitable living environment- Improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial de-concentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.
- ▶ Provide decent housing- Assisting homeless individuals/families and those in risk of becoming homeless obtain appropriate housing; increasing and sustaining affordable housing stock for low-income persons; increase the availability of affordable homes to eligible low and moderate-income first-time homebuyers without discrimination based on race, color, religion, sex, national origin, familial status, or disability; sustaining and increasing the supply of supportive housing with structural features and services needed to enable persons with special needs, including persons with HIV/AIDS and their families, to live with dignity and independence.
- ▶ Expand economic opportunities- Includes creating and retaining jobs; establishing, stabilizing and expanding small businesses (including micro-businesses); providing public services concerned with employment; providing jobs involved in carrying out activities under programs covered by this plan to low-income persons living in areas affected by those programs and activities; making available mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; providing access to capital and credit for development activities that promote the long-term economic and social viability of the community; and providing empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.

HUD's Consolidated Planning regulation at Section 91.305 (a) requires the State to estimate housing needs based on U.S. Census Data, as provided by HUD, as updated by any properly conducted local study and any other reliable source that the State clearly identifies. Idaho's housing and community development needs are based on the most current Census data, HUD's CHAS Data, public and stakeholder surveys, and Idaho's Public Participation Plan.

*Describe the geographic areas of jurisdiction in which assistance will be directed*

- ▶ CDBG- State of Idaho with the exception of the following entitlement communities: Boise, Idaho Falls, Pocatello, Lewiston, Nampa, Meridian, and Coeur d'Alene. These communities receive their own CDBG allocation and are ineligible to apply for some funds administered at the state level
- ▶ HOME program-State of Idaho, except the city of Boise
- ▶ ESG-State of Idaho
- ▶ HOPWA- State of Idaho

*Idaho at a glance in 2009*

- ▶ 1,523,816- Estimated population
- ▶ Poverty Level- 5.1% is less than 50% of the poverty level; 13.0% are less than 100% of the poverty level; 18.3% are less than 125% of the poverty level. <sup>2</sup>As of 2008, 12.1% of Idaho citizens live in poverty<sup>3</sup>
- ▶ 134,843- Hispanic or Latino origin; 10.3% are less than 50% of the poverty level; 11.2% are less than 100% of the poverty level; 35.4% of less than 125% of the poverty level
- ▶ 16,286- American Indian and Alaska Native; 17.3% are less than 50% of the poverty level; 24.7% of less than 100% of the poverty level; 31.7% are less than 125% of the poverty level
- ▶ 29,947- Two or more races; 8.3% are less than 50% of the poverty level; 21.5% are 100% of the poverty level; 26.2% are less than 125% of the poverty level
- ▶ 198,244- Disability status
- ▶ 1,112,795- No Disability status
- ▶ 641,479- Housing units in Idaho, an increase of 113,655 units from the 2000 Census
- ▶ 390,109-owner-occupied units
- ▶ 155,062-renter-occupied units
- ▶ 68,874-vacant units

Idaho is largely rural (nearly 90% of the land area is classified as "rural") with over 66% of the population living in an "urban" setting. Idaho has six Standard Metropolitan Statistical Areas: Boise; Nampa; Pocatello; Idaho Falls; Lewiston and Coeur D'Alene.

Idaho has the 14<sup>th</sup> largest land mass in the U.S. and is ranked 39<sup>th</sup> in population (2008). Idaho's population density is low with approximately 15 persons per square mile compared to the U.S. average of 80 persons per square mile. This population distribution presents a challenge for public and private service providers. 35 of Idaho's 44 counties are defined as rural with 19 considered sparsely populated (less than 7 persons per square mile). However, these same 19 counties account for over 67% of the state's landmass.

Idaho has 44 counties with over 200 small cities/towns:

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<sup>2</sup> U.S. Census Bureau: 2005-2007 American Community Survey 3-Year Estimates; Idaho-Selected Characteristics of people at specified levels of poverty in the past 12 months. Data are based on a sample and are subject to sampling error (see Margin of Error for each category).

<sup>3</sup> 2009 Northwest Area Foundation

- ▶ 14 % live in communities with a population above 50,000
- ▶ 45% live in communities with a population between 10,000 and 49,999
- ▶ 41% live in communities with a population less than 10,000

Population of the cities/towns in Idaho:

- ▶ 5% above 20,000
- ▶ 9% between 5,000 and 19,999
- ▶ 24% between 1,000 and 4,999
- ▶ 24% between 500 and 999
- ▶ 38% less than 500

Idaho shares a border with Canada to the north and six neighboring states: Washington and Oregon to the west, Nevada and Utah to the south, and Wyoming and Montana to the east. Several metropolitan areas lie on or near these common borders. It is noted that neighboring states influence and impact each other in the areas of housing, employment, economy, and services. However, border communities will experience it to an even greater degree.

## Evaluation of Past Performance

### *HOME and Low-Income Housing Tax Credit Programs<sup>4</sup>*

IHFA's HOME program funds can provide gap financing for eligible affordable rental housing projects, homebuyer properties and down payment/closing costs assistance for eligible homebuyers. HOME and LIHTC programs use a competitive application process to award funds. This process helps to identify each community's housing needs as well as the long-term viability and sustainability of each project.

The 2004-2009 Five-Year Strategic Plan had set a goal to provide 4,479 affordable rental and single-family units. The actual number of affordable housing units produced with the help of HOME funds, to date (2009 Program Year will end March 31, 2010) is 2,275. This number reflects rental housing units as well as single-family down-payment/closing cost assistance.

#### • *Rental Housing*

The 2005 Five-Year Strategic Plan set a "High Priority" to provide 257 units of rental housing for elderly and all other individuals/families with incomes at  $\leq 30\%$  Family Median Income (FMI). A "Medium Priority" goal was set to provide 225 units of rental housing to the elderly, small, and large families and all others with incomes at 31-50% FMI; A "Low Priority" goal was to provide 5 units of rental housing for all families/individuals with incomes at 50-80% FMI for a combined 487 units.

The LIHTC and the HOME programs helped produce a total of 2,088 affordable rental housing units in Idaho with 536 defined as HOME units and must meet the HOME program's income and long-term affordability requirements.

#### **Five-Year Goal Exceeded.**

#### • *Single-Family Homeownership*

The 2005 Five-Year Strategic Plan set a High Priority goal to provide 518 homebuyers with incomes of 0-30% FMI with direct down-payment/closing cost assistance, 2500 homebuyers with incomes of 31-50% FMI and a

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<sup>4</sup> HOME uses a "Completion date" while LIHTC uses a "Placed in Service- Last Building" date. The total units below reflect both LIHTC and HOME definitions. HOME units are "completed units" within that Program Year and must continue to meet the HOME rent and occupancy requirements over the length of their affordability period.



Medium Priority goal to provide 876 homebuyers with incomes of 51-80% FMI with direct down-payment/closing cost assistance, for 3894 homes. HOME funds were able to provide assistance to 1,727 qualified First-Time homebuyers with direct downpayment/ closing cost assistance. It appears the goals for this program were set too high based on the number of applications received and the amount of HOME funds allocated to this program on an annual basis.

#### **Five-Year Goal Not Accomplished.**

- *Special Needs Rental Housing*

The 2005 Five-Year Strategic Plan set a High Priority goal to provide 98 units of rental housing to individuals/families with special needs. Defined as Elderly, mentally and physically disabled, HOME and LIHTC provided 524 units for the elderly, 85 units that are handicap accessible (note: all rental new construction projects must have a minimum of 5% of all units designed as handicap adaptable), 27 units for individuals with mental illness; total of 636 units for Special Needs.

#### **Five-Year Goal Exceeded**

### **Citizen Participation Process**

1. *Provide a summary of the citizen participation process.*
2. *Provide a summary of citizen comments or views on the plan.*
3. *Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.*
4. *Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.*

1. The citizen participation process for the Five-Year Strategic Plan follows the *State of Idaho Public Participation Plan for Housing and Community Development funding* as amended in 2009. It is available at the following websites [www.ihfa.org/pdfs/PublicParticipation.pdf](http://www.ihfa.org/pdfs/PublicParticipation.pdf). [www.community.idaho.gov](http://www.community.idaho.gov)

IHFA and IDC conducted an independent Housing and Community Development Needs Surveys respective of their programs. The public was invited to participate in these surveys through published notices in the major English and Spanish newspapers in Idaho, mass emails to stakeholders, project sponsors, and units of local government. The first of two required public hearings was held on December 8, 2009. The purpose of the first hearing was to provide information regarding the federal assistance anticipated for the jurisdiction and the range of activities to be undertaken in support of the given programs to the public. IHFA and IDC staff were available to discuss programs and procedures along with related resources and requirements. The second public hearing coincided with the Plan's comment period, January 4-February 2, 2010. The second hearing was held January 25, 2010..

## **2. Public Comments**

3. IHFA & IDC pooled resources to conduct a statewide survey to update Idaho's "Analysis of Impediments to Fair Housing". The results will be included in this report. Participants included public housing residents, Section 8 voucher holders, apartment managers, management companies, Regional Housing Round Table participants, and units of local government, including CDBG entitlement cities.

IHFA introduced the Five-Year Strategic planning process during its fall 2009 Regional Housing Coordination Round Table meetings. Participants were given the public hearing and public comment period dates, as well as an invitation to participate to voice their community's housing and community development needs and priorities. All public notices are published in Idaho major newspapers, including Idaho's Spanish newspaper, all major libraries, IHFA branch offices, and on the IHFA and IDC websites. All published notices includes the



following statement: “The location of the Public Hearing is accessible to persons with physical disabilities. Upon request, reasonable accommodation is available. Individuals can participate in person, or testify by telephone and require language interpretation and/or special assistance to accommodate a physical, sight, or hearing impairment(s), which includes material provided in alternate formats, should contact IHFA at 1-877-4GRANTS (447-2687) or TDD (800) 545-1833 ext. #400 at least 72 hours prior to the public hearing.”

## **Institutional Structure**

- 1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.*
- 2. Assess the strengths and gaps in the delivery system.*
- 3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.*

## **Idaho Housing and Finance Association (IHFA)**

1. IHFA serves as lead agency for affordable housing planning and development activities for the state of Idaho. IHFA is a financial services and housing organization. IHFA is the Participating Jurisdiction for the following HUD programs covered in the Five-Year Strategic Plan: The HOME Investment Partnership Program, the Emergency Shelter Grant, and the Housing Opportunities for Persons with Aids grant (HOPWA). The HOME program allocated funds to private developers and Community Housing Development Organizations, through a competitive application process. IHFA provides technical assistance to organizations that may lack the professional capacity to compete with private developers.

IHFA’s Community Housing Services division administers the Section 8 tenant-based vouchers, Family Self Sufficiency program, Public Housing, Shelter Plus Care, and Supportive Housing Programs. It also coordinates the Boise Housing Policy and Coordination Forum and Regional Housing Roundtables, the Idaho Homelessness Coordinating Council, and Governor’s Housing Conference. It collaborates with the Idaho Community Review, Coalition for Idahoans with Disabilities, the ADA Task Force, Idaho Hispanic Profile project and numerous other state-level initiatives.

IHFA’s Real Estate Lending division provides below-market mortgage loans to first-time homebuyers that are financed through mortgage bonds. It administers the Low-Income Housing Tax Credit program for affordable multi-family development.

IHFA’s Treasury Department issues private activity bonds for housing-related projects and community services, ranging from university facilities to historical interpretive center.

## **Idaho Department of Commerce**

The Idaho Department of Commerce is the designated state agency whose mission is to create jobs, strengthen communities, and market Idaho. Commerce programs support state and local efforts to:

- Expand and develop business activities
- Retain and create jobs
- Promote and increase tourism
- Develop exportation of Idaho products to domestic and international markets
- Fund public infrastructure and facilities development and projects
- Market Idaho for investment

Commerce develops the consolidate plan in conjunction with IHFA and is the administrator of the CDBG program. To carry out the plan, Commerce partners with the Idaho Economic Advisory Council (EAC), cities

and counties, economic development districts, special government districts, and non-profit entities. All entities provide information and desires of the eligible uses of CDBG funds. Cities and counties submit application for CDBG funding based on the needs and potential projects of their citizens and constituents. All entities are responsible to ensure the proper and eligible expenditure of CDBG funds.

State and local economic development specialists are made aware of the CDBG program ability to help private industry facilitate job creation. The Idaho CDBG program prioritizes CDBG invest for public infrastructure or facilities to help private industry expand and/or locate to Idaho. The needs of private industry are communicated directly by business or the economic development specialists working with the businesses.

The governor's Economic Advisory Council review all proposed CDBG projects. The council help to determine if a proposed project is worthy of CDBG funding and aligns up with state goals and strategies. The council is made up of individuals who work in private industry.

Commerce meets with other federal and state agencies to analyze the use of CDBG and other funds to help facilitate efficient uses and priorities.

Commerce provides ongoing technical assistance to local governments and their partners regarding the CDBG requirements, development of projects and application process. Formal application workshops are held state wide on at least every other year.

Commerce requires that all CDBG grantees or sub-recipients hire a Commerce certified grant administrator to help ensure the CDBG rules and regulations are met. Commerce has created and implements the training and certification program of the grant administrators. This helps to ensure local capacity for all communities trying to get CDBG funding and implementation of CDBG funds.

## **2. Strengths**

- Ongoing coordination and communication between the state's affordable housing and community development agencies, the service providers, local, regional and state agencies, as well as other agencies and organizations participating with housing and community development issues
- A competitive application process allows the best use of limited federal funds to help prioritize individual project applications to meet individual community's needs
- IDC-Training for grant application writers and administrators
- Improvements to the Idaho Department of Commerce and IHFA websites which now allow access to program applications, published notices and program updates, news releases, as well as program plans and reports.
- Technical Assistance to Community Housing Development Organizations
- Effective collaborative relationship with both the state and regional HUD offices

## **Gaps**

- There are no state allocated funds for affordable housing activities in Idaho
- A significant number of communities in Idaho are geographically isolated from many basic social institutions and resources. Idaho's extreme topography, with 2.3 million acres of backcountry wilderness presents very unique opportunities but also creates challenges for affordable housing activities
- Decrease in local government revenues has limited personnel capacity.

3. The Governor of Idaho appoints IHFA's Board of Commissioners to a four-year fixed term and designates the Chairman of the Board. The Board members then elect a Vice-Chairman and Secretary/Treasurer.

IHFA administers the Section 8 Housing Choice Voucher program in 34 of 44 counties and encourages public housing programs statewide. IHFA is only one in a statewide network of public housing providers. IHFA does not oversee any citywide or countywide Participating Jurisdictions (PJs) for public housing. These jurisdictions

have local official governing boards responsible to appoint the board of a Public Housing Authority (PHA) and direct PHA activities. With this consideration a description of efforts to foster public housing resident initiatives during the 2009 program year are as follows:

IHFA will continue to make available a Housing Choice Voucher Homeownership program, currently available only to disabled households. Presently, 26 participants have been successful in purchasing homes using Section 8 Housing Choice Vouchers to provide mortgage payment subsidy on a long-term basis. IHFA will hold regional PHA Plan hearings and perform outreach in each area that IHFA has a branch office administering Section 8 vouchers and Low Rent Public Housing to encourage participation in a Resident Advisory Board.

IHFA will continue to operate a Low Rent Public Housing program with 29 individual scattered site units in Idaho Falls, and a 47-unit complex in Kellogg. Public Housing residents will continue to be asked to serve on Resident Advisory Boards.

### **Strengths**

- No Public Housing Agencies in Idaho are designated by HUD as “troubled”
- Good communication and coordination between various PHAs in Idaho

### **Gaps**

- Lack of a funding mechanism for the Idaho Housing Trust
- Idaho relies on federal programs for all affordable housing activities

### **Lead Agency**

*Identify the lead entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.*

Idaho Housing and Finance Association (IHFA) serves as “lead agency” for Five-Year Strategic Planning purposes with partnership and close collaboration with the Idaho Department of Commerce (IDC).

IHFA is the HUD designated Participating Jurisdiction for the State of Idaho to administer the HOME Investment Partnership Program, the Emergency Shelter and the HOPWA grant programs. IDC administers the state’s Community Development Block Grant for non-entitlement communities. IHFA and IDC coordinate efforts with regional stakeholders, agencies, groups, and organizations around the state for planning purposes.

### **Consultation / Coordination**

IHFA consulted with housing, health, social and fair housing service agencies, as well as homeless, chronically homeless, as well as public and private mental health service providers. Consultation took place in the form of independent confidential surveys, regional Housing Coordination Round Table Meetings, quarterly Homeless Coalition meetings and other opportunities consistent with the State of Idaho’s Public Participation Plan.

IHFA contributed the housing, and homeless information contained in the final document, while IDC contributed the information relating to community development information. Both organizations coordinated the public outreach and participation activities as well as the Impediments to Fair Housing survey and final report each agency conducted an independent surveys. The results of these surveys provide an important public participation component to the information gathering process that help set and prioritize strategies. 2009 Analysis of Impediments / Fair Housing Plan IHFA and the Idaho Department of Commerce contracted in 2009 with Interaction Consulting International, Inc. to conduct an independent analysis of impediments to fair housing and community resources. This analysis is based on a statewide survey of housing stakeholders and local government entities, coupled with available data on fair housing complaints (supplied by HUD’s Seattle FHEO office and Idaho Legal Aid Services).

The updated “Analysis of Impediments” will inform the subsequent State of Idaho Fair Housing Plan, produced in collaboration with members of the Idaho Fair Housing Forum ([www.fairhousingforum.org](http://www.fairhousingforum.org)). The plan is

intended recommend strategies that 1) where practical, help address barriers identified through the Analysis of Impediments process and 2) provide guidance to all stakeholders to affirmatively-further fair housing through productive cooperation and collaboration.

Idaho's 2010-2014 strategic planning process began with IHFA and IDC planning a series of public outreach activities for strategic planning including the Regional Housing Roundtables, IDC's Advantage Club, Gem Team, and Rural Forums, along with the Idaho Community Review Planning Team and other interested coalitions.

- The Housing Coordination and Policy Forum members consist of housing providers, advocates and other professionals involved in the housing industry or regulation.
- The Advantage Club meets quarterly and includes representatives from federal, state, and local organizations (public and private) with a focus on identifying and addressing transportation, employment, health, community, and economic development needs throughout Idaho.
- The Gem Team program consists of local private citizens, business leaders, and elected officials that meet regularly to plan and implement community level initiatives. Created in 1988, the program offers focused training and technical assistance in economic and community development to rural Idaho communities. An important goal is to help communities build and maintain the capacity to meet local challenges by identifying and implementing development projects.
- The Rural Development Partners Forum is sponsored annually by IDC in each of Idaho's six regions. Gem Community Teams, elected officials and staff, extension service agents, chambers of commerce, congressional staff, interested citizens, tribal representatives, state and federal agency representatives, and legislators are invited to attend. The purpose of the forums is to meet with rural leaders and learn about their priorities, accomplishments, challenges, and solutions, discuss economic and rural issues, network with other rural development partners in the region and explore tools to assist in community development efforts.
- The Idaho Community Review project includes a variety of state, regional and local stakeholder interest groups, including those focused on housing, transportation, planning, health and welfare, youth and senior issues, infrastructure and community and economic development. A more thorough description of this group can be found at [www.idahocities.org](http://www.idahocities.org) under the heading "Idaho Community Review." Both IHFA and IDC are represented on the Community Review Planning Team.
- The Idaho Commission on Aging serves as an advocacy and advisory body on issues affecting older Idahoans. They designate geographic service areas to provide for targeted programs, grants, and services.
- IHFA is the statewide leader for the Idaho Homeless Policy Council. This is a collaborative body of key agency and organization representatives working to preserve families through increased awareness, creative and integrated collaboration, resource maximization, and improved access to housing and services for those experiencing or at risk of homelessness.
- Idaho's ADA Task Force is the main resource in Idaho for technical assistance and training related to the Americans with Disabilities Act. IHFA is represented on the Task Force Board, as well as the Coalition for Idahoans with Disabilities network.
- The IHFA Funding Allocation Committee reviews proposals to determine funding alternatives when other sources are unavailable.

## Priority Needs Analysis and Strategies

1. *Describe the basis for assigning the priority given to each category of priority needs.*
2. *Identify any obstacles to meeting underserved needs.*

### Home Investment Partnership Program

The HOME program awards funds to eligible affordable housing projects throughout Idaho with the exception of Boise. While housing need categories can be prioritized, they are relative within the context of the competitive application process and because there are no regional allocations. Within this context, a Housing Needs Survey was conducted to gather input regarding housing needs and priorities in communities throughout Idaho. The participants were statewide stakeholders, private and non-profit housing developers, public housing residents, and management input regarding individual community housing needs, community economic development organizations, and units of local and regional government.

Respondents:

- ▶ 44%- private citizen, 18%-Unit of local government; 13%-For-profit business; 26%-Non-profit organization
- ▶ 1% earned less than \$15,000; 3% earned between \$15,000-30,000; 11% earned between \$30,000-50,000; 14% earned more than \$75,000; 61% did not respond to the question;
- ▶ 32%- own home; 7%- Rent or lease home; 0%-Homeless and 61% did not respond the question.

Most important housing strategies for the next five years:

- ▶ 62% -Support housing options for the elderly;
- ▶ 59% - Help homebuyers purchase their first home;
- ▶ 56% -Build more affordable housing;
- ▶ 55% -Housing options to help people avoid/recover from homelessness;
- ▶ 51% - Improve quality of existing rental housing;
- ▶ 34% - Housing options for the disabled.

The following strategies should be included in future planning:

- ▶ 62% - Focus on planning to meet housing and community development needs;
- ▶ 61% - Increase communication and partnerships among state government, funding sources; regulatory agencies; developers, and advocates in each region of the state;
- ▶ 56% -Encourage local government support of housing and community development.

IHFA's HOME program awards the annual HUD allocation of HOME funds based on a competitive application process. All HOME applications must meet a minimum scoring threshold before consideration for approval or denial by IHFA's Resource Allocation Committee. Threshold scoring points are based on a clearly demonstrated need for the type of project in the community, the project's long-term sustainability and viability, developer/sponsor's management experience, and the overall strength of the application. Additional "priority" points may be earned if the project meets the following development categories:

- Designed to meet the needs of a Special Needs populations (senior, elderly, handicapped, mentally ill, developmentally disabled) and/or will provide on-going appropriate supportive services
- Additional units for household incomes  $\leq$  50% Area Median Income
- Appropriate additional amenities

- Additional energy efficiency features
- Documented community support for the project

## Emergency Shelter Grant Program

Awards funds based on a competitive scoring application process. There is no scoring threshold for applications. The award of funds to each applicant is based on total points scored in relation to other applicants. Using defined rating criteria, applications are reviewed and rated by an Independent Review Panel comprised of professionals and community members with knowledge and experience in homelessness issues. Scores from each member are averaged for each proposal; the averaged score reflects the Panel's determination of the merit of the project.

## Non-Housing Community Development- Needs, Priorities and Strategic Plan

The needs of local governments through the state of Idaho vary based on geographic locations, serves provided, economic variables, and governance philosophies.

However, all local governments have recently seen a decrease in revenue, due to lower property tax receipts, or a September 2009 statewide unemployment rate of 8.9% or 65,700 unemployed (the unemployment rate as of October 2008 was 5.6%) resulting in lower income and sales tax revenues. Idaho with a labor force of 758,900 has had more than 20,000 individuals become unemployed within one year. With a reduction in revenues, both cities and counties are finding it exceedingly difficult to provide its residents with public services, public infrastructure, community facilities, housing, and economic development opportunities. It is not likely that over the next few years that city and county revenue sources will greatly increase, therefore, putting continued pressure to find optional funding sources such as CDBG or simply no longer provide the facilities or services.

The need of public facilities is considered high in Idaho. Public facilities for the Idaho CDBG program includes: public infrastructure, publicly regulated utilities, community facilities, and infrastructure for affordable housing. As identified by Idaho 2009 Infrastructure report card prepared by the American Society of Civil Engineers Idaho some of Idaho infrastructure needs are:

- Drinking water infrastructure needs an investment of \$727 million over the next 20 years
- \$7.7 million for public outdoor recreational facilities and parkland acquisition
- \$444 million in wastewater infrastructure needs

In August 2009, Commerce conducted a survey of Idaho cities and counties to help determine the needs of the communities in order to develop this strategic plan. The survey asked cities and counties to indicate the level of need for eligible CDBG activities. Over 50% of the surveys were completed and returned.

Of the six categories, the average weighted results indicated the following:

### Highest Need

Public Infrastructure	360 points
Economic Development	358 points
Planning & Studies	311 points
Community Facilities	294 points
Housing Related Activities	293 points
Clearance of Contaminated Sites	194 points

### Lowest Need

### Survey Conclusions:

- The highest identified activities were under public infrastructure and economic development for infrastructure for jobs and downtown revitalization.
- 83% of respondents indicated that annual spending goals over the last five years lined up with the goals of

their city or county.

- 43% for public facilities / infrastructure/ housing activities
  - 43% for economic development (infrastructure for jobs & downtown revitalization)
  - 6% for senior /community centers
  - 3% for imminent threats
- Majority of respondents would like to see grant amount available increased
  - Survey results are not perceived to indicate major structural changes to creating new set-asides or changing priority point amounts.

Economic development for the Idaho CDBG program includes infrastructure improvements to assist businesses with job creation/retention and downtown revitalization projects. Over the last five years, 2 to 3 projects were funded. Whereas Idaho unemployment rate has significantly increased in the past year, from 4.5% to 9.8%, the need for job creation and retention has not waned. Further state funding resources to assist in job development and creation is experiencing a significant decrease. It is expected that the demand for ICDBG job creation and retention funds will continue to increase for the next five years.

Many of the cities also identified in Commerce's survey that downtowns are an important element for maintaining and increasing economic vitality. Many micro and small businesses in Idaho are located in downtown corridors, therefore investment in the downtowns helps these businesses maintain or increase their economic vitality. Recent grass root efforts to develop a state National Main Street program have stalled, placing ICDBG as one of few resources to help revitalize downtowns. It is expected that the demand for downtown funds will remain constant, if not increase.

Commerce cannot pinpoint the need for every community but based our recent survey, previous applications submissions, and on-going communication with Idaho's cities and counties we can generalize the state needs and their relation to eligible CDBG set a-sides. We feel confident that maintaining a grant program that prioritizes the CDBG on broad public facilities, infrastructure for jobs, downtown revitalization, community centers, and imminent threat are in part meeting the needs of the eligible applicants, cities, and counties.

Prioritization of CDBG activities- Idaho's cities and counties have divergent needs, but the state does identify in a board scope the needs of cities and counties by developing the ICDBG set a-sides:

- Public Facilities
- Economic Development –
  - Downtown Revitalization
  - Infrastructure for Jobs
- Senior / Community Centers
- Imminent Threat

Within the eligible activities of these set a-sides, the community determines its own priority needs by committing local resources to find a solution to meet their greatest need. The ICDBG program is designed to assist communities willing to help themselves. In this way, the project funded is more likely to be sustained.

There are five variables that define how Idaho prioritizes projects and activities that will be eligible to receive CDBG funds.

The first variable to prioritizing CDBG funds is to ensure the project will meet at least one required national objective.

- Activities benefiting low to-moderate income (LMI) persons.
- Prevention/Elimination of Slums and Blight
- Urgent Needs (Imminent Threat)

The second variable to prioritizing CDBG funds is ensuring the proposed project meets Idaho CDBG threshold factors. Applications must meet the following:



- Submission of an application
- Eligible applicant
- Eligible activities
- Executed citizen participation plan and hold public hearing
- Meet (one) statewide goal:
  - Preserve and enhance suitable living environments
  - Expanding economic opportunities
- Applicant has administrative capacity
- Adopted fair housing plan
- Adopted Anti-displacement plan

The third variable to prioritizing CDBG funds is to score, rank, and fund projects that meet the following conditions:

- Have a compelling need for CDBG funds
- A measureable impact and positive impact for lower income households
- Project is well planned and feasible
- Timely use of CDBG funds
- Grantee's ability to properly administer applicable CDBG requirements
- Grantee's or sub-recipients ability to maintain and operate system or facility

Fourth variable:

Idaho's Economic Advisory Council review, interruption, and recommendation of the project. Determining if the project demonstrates:

- local ability to finance,
- local effort and commitment, and
- local and regional economic impact.

The Governor of Idaho decides to fund or not to fund.

Fifth variable:

70% of Idaho CDBG funds, aggregated over a three-year period, will fund projects that will principally benefit low to-moderate income persons.

100% of annual CDBG awarded will be obligated within 15 months of funding agreement date.

These five variables cover public facilities, infrastructure for jobs, downtown revitalization, community centers, and imminent threat applications.

## **Community Development Goals and Strategies**

*Following are the three goals specific to the community development. Under each goal is the strategies to be implemented for each the goal, which also includes how the strategy will be measured and the projected percentage of ICDBG funds to be spent over a five-year period.*

### **Goal #2 Preserve and Enhance Suitable Living Environments**

#### **Strategy: Improve safety and livability of communities**

Activities under this strategy will include a variety of projects such as:

Bring public facilities systems (infrastructure, community facilities, public utilities) into compliance with environmental laws, federal and state standards, industry standards, or best management practices.

Measurement: annually,

- Amount of ICDBG funds awarded,
- the number of systems brought up to compliance with laws, standards, or practices,
- the number of people benefiting from this strategy including the percentage of low and moderate income persons, and

Quantity and time frame: Over a five year period, approximately 15% to 20% of ICDBG funds will be spent on this strategy.

**Strategy: Increase access to quality facilities and services**

Activities under this strategy will include a variety of projects such as installing a new public facility (infrastructure, community facilities, and public utilities) system or extending a system to a new service area. This includes new infrastructure to support affordable housing.

Measurement: annually,

- Amount of ICDBG funds awarded,
- Number of new systems developed or new service areas expanded, and
- Number of people benefiting from this strategy including the percentage of low and moderate income persons.

Quantity and time frame: Over a five year period, approximately 15% to 20% of ICDBG funding will be spent on this strategy.

**Strategy: Improve affordability and sustainability of quality facilities and services**

Activities under this strategy will include rehabilitation, replacement, or remodeling of a public facility (infrastructure, community facilities, and public utilities) system.

Measurement: annually,

- Amount of ICDBG funds awarded,
- Number of public facilities rehabilitated, replaced, or remodeled, and
- Number of people benefiting from this strategy including the percentage of low and moderate income persons.

Quantity and time frame: Over a five year period, approximately 15% to 20% of ICDBG funding will be spent on this strategy.

**Goal 3- Expand Economic Opportunities**

**Strategy: Create jobs primarily for low- and moderate-income persons**

Activities under this strategy will include installation, upgrade, construction, and acquisition of public facilities (public infrastructure, community facilities, and public utilities) to assist in the public cost to promote expansion of an existing business or location of a new business.

Measurement: annually,

- Amount of ICDBG funds awarded,
- Number of jobs (full-time equivalent) created or retained,
- Number of jobs (full-time equivalent) created or retained for low-to-moderate income persons or number of jobs made available to low-to-moderate income persons.

Quantity and time frame: over a five year period, approximately 10% to 20% of ICDBG funding will be spent on this strategy.

**Strategy: Revitalize downtowns**

Activities under this strategy will include the prevention/elimination of slum and blight conditions in

downtowns through improvements to public facilities (public infrastructure, community facilities, public utilities) acquisition of property, façade improvements, demolition of dilapidated properties. This can include mitigation of negative downtown impediments.

Measurement: annually,

- The number of substandard infrastructure systems or facilities that were brought into compliance with building and zoning codes, industry standards or design; and
- The number of people benefiting from this strategy

Quantity and time frame: Over a five year period, approximately 10% to 20% of ICDBG funding will be spent on this strategy.

#### **Goal 4- Increase Community Investment and Involvement**

##### **Strategy: Promote effective partnerships**

Activities under this strategy will include:

Meeting with state and federal agencies that provide funding for community projects to help understand potential projects and facilitate the efficient use of ICDBG funds. Meet with funding partners and regulatory agencies to review merits of ICDBG applications.

Measurement: annually

- Number of meetings held with funding partners regarding ICDBG applications

##### **Strategy: Support efforts to increase local capacity in planning, administration, and implementation**

Activities under this strategy will include:

- Support of the Northwest Community Development Institute
- Holding grant administration certification workshops
- Holding grant application workshops
- Providing one-on-one and on-site technical assistance for project development

Measurement: annually

- Number of annual trainings held
- Number of attendees

A portion of the 1% technical assistance funds will be spent to achieve this strategy.

Idaho does not specifically geographically target CDBG to an area or community revitalization strategy. However, the ICDBG application scoring system does provide more points to applications demonstrating a higher low to moderate income percentage.

## **2. Obstacles to meeting underserved needs**

### Administrative burden for non-entitlement areas

HUD planning, administration and reporting requirements are designed for the large entitlement communities that are historically supported by a large, specialized administration and staff. The regulatory complexity of HUD programs present very real impediments for smaller communities with very limited staff and their capacity. This is compounded by current city and county budget shortfalls. City and county officials see their time and efforts stretched more than ever to meet the duties and positions that have been cut or reduced; it is extremely rare to find any dedicated positions within Idaho's small units of government with the administrative capacity to undertake the complicated and technical aspects of federal affordable housing or community development projects.

### Inadequate capacity for local cooperation, planning, or support

The costs associated with public outreach, education, as well as local cooperation and participation are all necessary components of effective long-term planning. Unfortunately, this has virtually been eliminated from local budgets because of the most recent economic downturn. With ever decreasing budgets and staffing, small communities that do not have the staff or financial resources to conduct long-term economic strategic planning.

#### Inadequate funding to meet needs

A fundamental impediment involves inadequate funding for programs. While at the federal level there may be an increase in affordable housing programs and/or funding, however this is at the same time state and local governments are stretched financially to the point of breaking. Because the State of Idaho does not allocate state funds for affordable housing development or rehabilitation activities, local communities must rely on federal programs and private developers to meet the housing and community development needs of their citizens.

A fundamental impediment involves inadequate state funding for housing and community development programs. Idaho may see an increase in federal funding for affordable housing and community development programs during the 2010 Program Year however; during 2009-2010, state and local governments are stretched financially and are actively cutting programs and staff because of reduced tax revenue. In addition, the State of Idaho does not allocate funds for affordable housing development or rehabilitation activities, leaving local communities to rely on federal funds and private developers to meet the housing needs of their citizens.

IDC- The primary obstacle in meeting underserved needs is lack of funding. Federal and state funding has been cut back for all agencies we partner with: USDA-RD, EDA, Department of Environmental Quality, Department of Water Resources, and the Army Corps of Engineers. Local citizens are generally unaware of water, sewer, medical and fire safety infrastructure needs until a crisis occurs and the facility is not available. Consequently, they are unwilling to have their fees increased or pass a bond to assist with construction of new facilities or to improve existing facilities.

IHFA-The Idaho Affordable Housing Trust Fund was established in 1992, with the premise that good housing is fundamental to the health of every community. Thirty-eight states currently have created forty-nine housing trust funds, as well as the District of Columbia. Eight states have created more than one state housing trust fund.

Six states have created housing trust funds legislatively, but did not create a mechanism to fund the trust. Idaho is one of these states. This has effectively eliminated state funding for any affordable housing in Idaho, leaving private developers and federal programs.

#### Property tax on Section 42 Low-income properties

The Low-Income Housing Tax Credit program was created under the Tax Reform Act of 1986 that gives incentives for the utilization of private equity in the development of affordable housing aimed at low-income Americans. The credits are also commonly called Section 42 credits in reference to the applicable section of the Internal Revenue Code. The tax credits are more attractive than tax deductions as they provide a dollar-for-dollar reduction in a taxpayer's federal income tax, whereas a tax deduction only provides a reduction in taxable income. The "passive loss rules" and similar tax changes made by TRA86 greatly reduced the value of tax credits and deductions to individual taxpayers. As a result, almost all investors in LIHTC projects are corporations. During the 2008 Idaho legislature, Senate Bill 1138 was signed into law effective 1/1/09. This law provides guidance to county assessors to provide market value assessment to section 42 low-income housing projects and to outline procedures for valuing the federal tax credits associated with these properties.

#### Speculative investment and cascading inflation

**2010-2014 Strategic Plan:** Idaho communities have been hit hard by speculative investment and cascading inflation that was predicted in 2004. Idaho's low-income families and individuals have been hit the hard, only because they had the least to begin with. Low wages, service industry and entry level jobs historically experience the first layoffs during economic hard times.

#### Increasing tax burden on homeowners

The Idaho legislature has shifted the burden of property taxes to residential homeowners. Currently, residential

property tax accounts for 85% of total property tax collections, while all non-residential uses (including agriculture, industry, timber, mining, utilities, commercial, and multifamily rental housing) contribute only 15%. Residential property taxes have increased 224% since 1990, compared to a 71.5% increase in non-residential property taxes. At the same time, reduced state funding for schools has shifted an additional burden onto residential property taxpayers. The homeowner exemption was set in 1985 at \$50,000. In 2009, this has been adjusted to \$104,471. Combined with inflated property valuations in several markets, this cost burden threatens the housing stability of many long-time homeowners, particularly retirees and limited-income households.

### Unfunded mandates

With each new federal initiative or mandate, the increasing regulations place increasing demands on small communities and organizations that choose to accept or participate in the programs. These requirements typically demand additional administrative capacity at the local level. When federal mandates are not accompanied by adequate administrative resources, they siphon off ever increasing limited local resources from the actual service delivery or from other existing programs. In many cases, the federal mandates may actually inhibit the use of federal funds; the practical limitations of administering and complying with unfunded mandates typically meet with strong local resistance, which limits or deters program implementation, effectiveness, and efficiency.

It is important to note that Idaho communities do not fall into a “one-size-fits-all” category. Idaho as a state is widely varied in its geography, industry, and population density and its communities magnify these differences with individual needs, priorities, and resources. HUD requires a priority of needs for the jurisdiction, but in the end, it is the individual communities will decide their needs and priorities. Accordingly, priority needs categories regarding both housing or community needs are subject to change when local communities require it, or when funding allocations change. In addition to these factors, priorities and needs can change with local, regional, state and national economic conditions as well as local, state, and national politics.

## **Housing Needs**

*1. Describe the estimated housing needs projected for the next five-year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).*

*2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.*

1. The HOME program is designed to provide affordable housing to low income and very low income families and individuals. 100% of all HOME funds must assist households with incomes below 80% of the Area Median Income (AMI). IHFA's HOME program awards funds to rental housing projects based on a competitive application process. 20% of the units in each rental housing project containing five or more units must be occupied by tenant households with incomes at or below 50% of median income. HOME funds for Homebuyer activities must assist families/individuals at or below 80% AMI. Housing Needs for Idaho's HOME program must follow the HOME income eligibility rules as well as IHFA HOME Administrative Plan. Relative priorities established within the HOME rules are, in part, based on 1) Citizen and stakeholder comments obtained during the Consolidated Planning Process and Public Participation Process; 2) Projected capacity of the development community; and 3) Data including CHAS and the 2000 Census; 4) 2009 American Community Survey; 5) IHFA and IDC Needs Assessment Surveys.

## HUD Definitions:

Funded- Activity has met the competitive scoring threshold, has been conditionally approved, and met all conditions to receive HOME funds.

Priority- Application first must meet the competitive scoring threshold, is then approved by IHFA Resource Committee, and all pre-construction conditions are met.

“High priority- Would be funded if above conditions are met

“Medium” priority-May be funded;

“Low” priority- Most likely would not being funded. (Note: A priority is subject to change)

Any Housing Problems- Cost burden >30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Cost Burden- The fraction of a household’s gross income spent on housing costs. For renters, housing costs include rent paid by tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

MFI- Median Family Income (used in the CHAS Data Book)

1. According to the most current CHAS Data Book, in the year 2000 Idaho had:

- ▶ 42,125 rental households earning  $\leq 50\%$  Family Median Income(MFI)
- ▶ 20,955 rental households earning  $\leq 30$  MFI
  - 72.8%- Any Housing Problems
  - 69.5%- % Cost Burden >30%
  - 53.4%- % Cost Burden >50%
- ▶ 21,170 rental households earning  $>30-\leq 50\%$  MFI
  - 64.3%- Any Housing Problems
  - 56.4%- % Cost Burden >30%
  - 15.5%- % Cost Burden >50%
- ▶ 25,426 rental household earning  $>50-\leq 80\%$  MFI
  - 33.2%- Any Housing Problems
  - 21.7%- % Cost Burden > 30%
  - 2.0 %- % Cost Burden >50%

\* Large households of 5+ members have 6-10% higher in each income category of “Any Housing Problems, however they experience less cost burden than elderly households (1-2 members) and small households (2-4 members).<sup>5</sup>

The 2000 U.S. Bureau Census estimates there are 7,260 Idaho housing units lacking complete plumbing facilities with 8145 housing units lacking complete kitchen facilities.

See Attachment E for estimated number of renters and owners by income type for persons with mobility and self-care limitations and the elderly.

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<sup>5</sup> SOCDS CHAS Data: Housing Problems- State of Idaho HOME Participating Jurisdiction (Data Current as of: 2000).

Users of these data should be aware that the Census Bureau uses a special rounding scheme on special tabulation data. As a result, users should expect a small discrepancy between the data reported here and data reported from SF3 (such as total renter households). The SOCDS CHAS tables were created from very disaggregated files. These "base files" are also available from HUDUSER. On each of the SOCDS CHAS tables, we indicate the source base file. All of the data prior to May 1, 2004 were aggregated from census tract level special tabulation data to jurisdiction totals. Analysis of the data found that aggregation from the census tract level increased the magnitude of the discrepancy caused by rounding between the special tabulation data and the SF3 data. To reduce the magnitude of the discrepancy, the SOCDS CHAS tables for the "State", "County", and "Census Place" geography levels now reflect special tabulation data obtained at those higher levels of geography. This reduces the amount of rounding "noise" in the data relative to the data available prior to May 1, 2004. For the "CDBG" and "HOME" geography levels, the data continue to be aggregated from the census tract level in order to appropriately represent Urban Counties, State Non-entitlement balances, and to allow for adding in (or subtracting out) annexations over time).

## 2. Analysis of any Racial/Ethnic Groups with a Disproportionate Need<sup>6</sup>

HUD defines “disproportionate greater need” as the percentage of persons in a category of needs who are members of a particular racial or ethnic group that is at least ten percentage points higher than the percentage of persons in the category as a whole. An analysis of CHAS Data indicates that while there appears to be a higher percentage of housing problems for several racial/ ethnic groups in Idaho, the percentages do not meet HUD's definition of Disproportionate Need with the exception of the following:

### Mobility and Self-Care Limitation

- ▶ Renters- Extra Elderly(1&2 member households) Household income >50≤80% MFI
  - 46.4% have housing problems.
- ▶ Persons with HIV/AIDS and their Families Needing Assistance:

Idaho has the third lowest rate of AIDS cases in the country at 1.4 per 100,000 population. The most affected racial/ethnic group has been whites followed by Hispanic/Latino ethnicity. Total reported cases at the end of 2004 were 562. Of those persons living with AIDS and their families, 125 are estimated to be at or below 50% of the median income and in need of housing assistance.

Data regarding HIV/AIDS individuals/families experiencing housing problems is not available using CHAS. Demographics were compiled from the State of Idaho Health and Welfare and IHFA’s Housing Opportunities for Persons with AIDS/HIV Program. Idaho has the third lowest rate of AIDS cases in the county, at 1.4 per 100,000. The most affected racial/ethnic group has been whites followed by Hispanic/Latino ethnicity. Total reported cases at the end of 2004 were 562. Of those persons living with AIDS and their families, 125 at or below 50% of the median income are estimated to be in need of housing assistance.

Based on current housing and economic trends and the response to our Housing Needs Assessment Survey, households that will face increasingly disparate housing cost burdens will include extremely low-income, low-income, moderate-income renters and owners (i.e. elderly persons, persons with disabilities, including persons with HIV/AIDS, single-persons, large families, public housing residents, and families on statewide public housing and Section 8 tenant-based waiting lists).

The specific contributing factors for cost burden have been enumerated: inflated property and housing values; property tax burden shifting to residential home owners, and rising cost of living such as health care, transportation, etc), consumer debt and credit barriers. In Idaho as elsewhere, the lowest cost housing is often the poorest quality as well. Larger low-income families are more likely to live in overcrowded housing; cultural differences may also contribute to housing that would normally be considered as overcrowded or substandard by local standards.

Each community within the jurisdiction chooses their housing needs and priorities. IHFA strategies to help communities meet their housing needs are identified through a combination of stakeholder and public input, census data, past applications, social, environmental, and economic trends. IHFA will continue to use of the flexibility of the HOME, ESG, and HOPWA programs to help individual communities address their housing needs in the most efficient manner possible, including ongoing collaboration with local service and housing providers to identify the most vulnerable populations and address their needs. We estimate the needs of these populations will far exceed available federal, state, local resources.

## Priority Housing Needs

1. *Identify the priority housing needs in accordance with the categories specified in the Housing Needs Table (Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.*
2. *Provide an analysis of how the characteristics of the housing market and the severity of housing problems*

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<sup>6</sup> HUD/CHAS Data for Housing Problems-Native American and Non-Hispanic Households by income category not available.



*and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.*

*3. Describe the basis for assigning the priority given to each category of priority needs.*

1. See Exhibit C- Table 2A

2. Based on current housing and economic trends and the response to our Housing Needs Assessment Survey, households continue to face increasingly disparate housing cost burdens. As the economy continues its current downturn, these cost burdens are more evident for Idaho's extremely low-income, low-income, moderate-income renters and owners. Within these cost burdened income categories the following resident categories face greater challenges: the elderly, persons with disabilities, including persons with HIV/AIDS, single-persons, large families, public housing residents, and families on statewide public housing and Section 8 tenant-based waiting lists).

The specific contributing factors for cost burden have been enumerated: inflated property and housing values; property tax burden shifting to residential home owners, and rising cost of living such as health care, transportation, etc), consumer debt and credit barriers. In Idaho as elsewhere, the lowest cost housing is often the poorest quality as well. Larger low-income families are more likely to live in overcrowded housing; cultural differences may also contribute to housing that would normally be considered as overcrowded or substandard by local standards.

Local community needs and housing problems vary significantly across the state. Examples: Farm worker rental housing in a rural farming area, a college community in northern Idaho needs rental housing that is not defined as substandard, foreclosed homes in southeast Idaho sold to real estate investors, large families (6+) need larger units, seniors living in rural isolated "frontier" communities don't have age appropriate services, refugees lose federal their assistance after 6 months. These examples span the racial/ethnic demographics.

3. The IHFA HOME program allocates funds to projects that will development and sustain affordable housing for Idaho's very-low, and low-income families/individuals (with the exception of the city of Boise). Income eligibility for households is at or below 80% of the Area Median Income (AMI) as adjusted by HUD. In addition, 20% of the all rental housing units in a rental project containing five or more units must be occupied by tenant households with incomes at or below 50% of median income. All HOME homebuyers must be at or below 80% AMI.

A Priority Need as identified in Table 2-A (Exhibit C) must first meet HOME rules and IHFA's HOME Administrative Plan. Relative priorities are then established based on 1) Citizen and stakeholder comments obtained during the Consolidated Planning and Public Participation Process; 2) Projected capacity of the development community; 3) Data including CHAS and the 2000 Census; 4) 2009 American Community Survey; and 5) IHFA and IDC Needs Assessment Surveys. It is noted that housing priorities are subject to change because HOME funds are awarded to projects throughout a very large, very diverse, and very rural state.

## **Housing Market Analysis**

*1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families.*

*2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether +any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).*

*3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units.*

*(Note: The goal of affordable housing is not met by beds in nursing homes.*

1. Over the past decade, Idaho saw increasing homeownership rates due to aggressive efforts on the part of

Idaho's housing and finance industry and favorable interest rates. In recent years, record consumer debt, foreclosures, and bankruptcy rates have combined to create the net erosion of household purchasing power. At the time this report was written, the most recent HUD CHAS data available states there are 67,641 low-income rental units in Idaho. This includes elderly, small related families (2-4 members), large related (5+ members), and all other renters. Of the total low-income units, 37,486 units are defined as having "any housing problem."<sup>7</sup> 45,854 low-income rental units in Idaho are defined as built before 1970.<sup>8</sup> 1970 is relevant because of the potential for lead-based paint hazards in housing built prior to 1978. In addition the 2005-2007 American Community Survey 3-Year Estimates define the number of children living at or below Idaho's threshold poverty level as the following:

Idaho Population 1,427,587	Less than 50% of Idaho's established Poverty Level	Less than 100% of Idaho's established Poverty Level	Less than 125% of Idaho's established Poverty Level
Under the age of 18	6.4%	16.5%	23.2%

2. Since 2006, 80 project-based affordable housing units have been lost due to owner prepayment or opting out of the Section 8 Project Based Program. Beginning in 2009, the first Section 8 Housing Assistance Payments (HAP) contracts began to expire. Forty-one (41) Section 8-project-based rental projects, with a total of 1,237 units, are set to expire between 2009 and 2014. As these HAP Contracts expire, owners will evaluate the subsidized rents received under the HAP Contracts and determine continued participation in the program. It is believed a majority of the owners participating in this program will choose to renew their HAP contracts; the threat of losing affordable housing units presents unique challenges for IHFA as a preservation policy for the State of Idaho is developed.

Section 8 / Sliding-Scale Rent				
Target Market	Units		Apartment Complexes	
Year	1999-2005	2006-2010	1999-2005	2006-2010
Family	6279	0	212	0
Elderly	2987	0	149	0
Accessible	686	0	164	0

Fixed Rent (HOME & Low Income Housing Tax Credit)				
Target Market	Units		Apartment Complexes	
Year	1992-2005	2006-2010	1992-2005	2006-2010
Family Units	5607	1187	111	29
Elderly Units	588	682	28	17
Special Needs	0	57	0	5
Accessible Units	743	94	92	5% of all new construction units
Total	6938	2020	231	

3. During the third quarter of 2009, the two largest cities in Idaho saw foreclosure rates rise to 142 percent, or 2.5 times the national rate. "Rising unemployment and a new variety of mortgage resets continued to gradually shift the nation's foreclosure epicenters in the third quarter away from the hot spots of the last two years and toward some metro areas that had avoided the brunt of the first foreclosure wave . . . while toxic subprime mortgages drove much of that first wave of foreclosures, high unemployment and exotic Alt-A Option ARMs are spreading the foreclosure flood to more metro areas in 2009."<sup>9</sup> Major job losses in the High-Tech industry and the loss of several corporate headquarters have only added fuel to the housing foreclosures in Idaho. As of the third quarter, 2009 Idaho's unemployment rate is 9.5%. All indications appear to indicate Idaho will see additional budget cuts, lay-offs and job loss, which will directly influence the housing market and future

<sup>7</sup> Exhibit A: HUD CHAS data: Idaho Housing Priorities by Income Level. See Definitions, Pg 54.

<sup>8</sup> Exhibit G: HUD CHAS data: State of Idaho Housing Affordability Mismatch output for all households.

<sup>9</sup> James Saccacio: As some top metro Foreclosure activity rates decrease, new foreclosure hot spots emerge in Q3 2009; Realtytrac staff; October 28, 2009.

foreclosure rates. During the 2009 Housing Conference, hosted by Idaho Housing and Finance, Dr. Lawrence Yun, chief economist for the National Association of Realtors states “the nation and Idaho have passed the point where the price decline can be explained by the [housing] bubble burst.” In 2000 11.5 million renters who could buy a median-priced home, chose to rent instead. That number is up to 16 million now. The Home Price to Income Ratio is lower now than it was in 2003.<sup>10</sup>

Idaho experienced heavy “in-migration” during 2005-6, which brought a short-term burst to Idaho’s economy, but also brought some new residents who did not get jobs. Year-to-year gains will be seen a year from now, but it will be 2013 or 2014 before the jobs lost in the recent recession are replaced. Green Industry, emerging technologies, infrastructure work, and healthcare show promise in the long-term.<sup>11</sup>

These same economic pressures affect renting households as well, often contributing to job lay-offs, and ensuing evictions for non-payment. Another observation is that poor credit poses a growing barrier to rental housing for many prospective tenants, including those who could otherwise afford to pay rent and move-in costs and the number homeless shelter providers, property management professionals and the calls received on the state’s housing hotline. In many cases, negative credit history keeps homeless individuals and families from entering transitional or permanent housing, and extends their stay in our already overburdened shelters.

Housing stock varies widely among Idaho communities, from record new construction figures in some areas over the past four years to communities where over 50% of occupied residential units lack a foundation and/or adequate heating, plumbing or sewer. As of the 2000 Census, the median age of Idaho’s housing stock was 29 years; the oldest housing in the state was in Shoshone, Oneida and Lewis counties (median ages of 46, 44 and 39, respectively). Counties with the highest percentage of newer homes were Teton, Boise, and Kootenai.

Persons with HIV/AIDS are primarily served by the statewide HOPWA program, which uses Section 8 tenant vouchers to provide more flexibility and housing choices. The additional medical costs associated with HIV/AIDS contribute to the challenge of affordability without subsidies such as Section 8.

3. The housing-related issues identified during the 2009 Needs Assessment Survey (results and comments attached) were (1) housing options for the elderly (62%); (2) affordable home ownership for first time homebuyers (59%); (3) need for more affordable housing (56%); (4) options to help people avoid/recover from homelessness (55%); (5) improve the quality of rental housing (51%). Based on housing cost gap trends from the 2000 Annual Census and the National Low-Income Housing Coalition’s 2003 Out of Reach Study, housing cost gaps widened for both owner and renter households during the 90's (see attached “Housing Cost Gap), and continue to widen as housing inflation outpaces wage increases in every Idaho county.

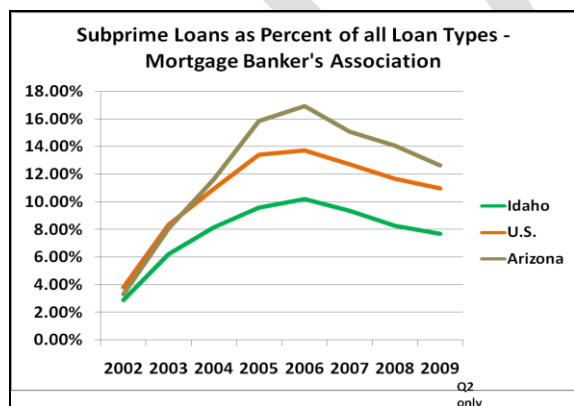


Figure 1-1: Office of Federal Housing Enterprise Oversight

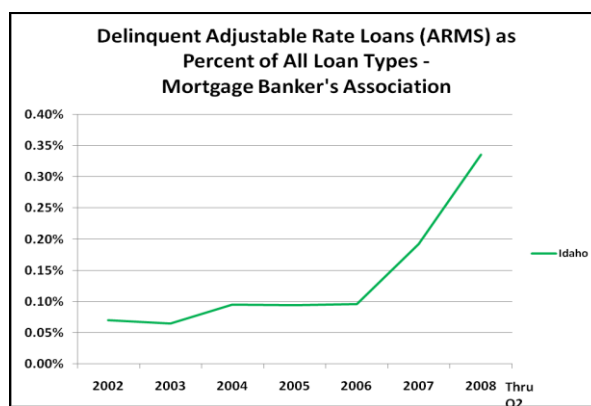


Figure 1-2: Office of Federal Housing Enterprise Oversight

<sup>10</sup> Idaho Business Review: October 26, 2009 “NAR Economist in Boise: The Bubble has Burst.” pg.12a.

<sup>11</sup> Idaho Department of Labor Chief Research Officer Bob Uhlenkott: Idaho Business Review October 26, 2009: “Housing Panel cautiously optimistic about Idaho economy.” pg 12a.

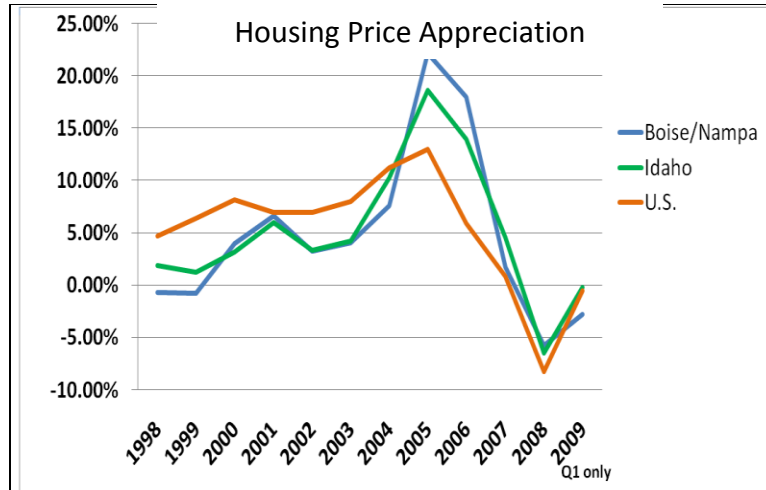


Figure 1-3: Office of Federal Housing Enterprise Oversight

**Change in FHFA State House Price Indexes  
(Seasonally Adjusted, Purchase-Only Index, 2009Q2)**

Region	Rank	1 Quarter	1 Year	5 Years	Since 1991Q1
USA		-0.69	-6.13	6.70	97.71
ND	1	1.91	2.82	28.56	120.86
OK	2	1.06	0.94	19.50	96.60
SD	3	0.34	0.67	20.70	128.34
ME	4	0.28	0.04	12.10	121.76
VT	5	-0.42	-0.33	22.17	115.54
NE	6	1.46	-0.41	6.10	92.95
TX	7	0.03	-0.53	19.27	89.84
KS	8	-0.01	-0.74	10.73	96.53
IA	9	-0.08	-1.01	9.10	97.31
DE	10	-0.79	-1.04	21.42	107.38
CO	11	0.17	-1.06	7.62	170.35
KY	12	-0.13	-1.26	10.18	89.87
LA	13	-0.05	-1.27	24.22	131.39
IN	14	0.17	-1.66	2.42	61.77
AL	15	-0.05	-1.86	19.83	93.28
MA	16	-0.84	-2.26	-4.06	124.10
WI	17	-1.92	-2.36	7.16	120.32
AK	18	-5.39	-2.36	23.03	117.90
PA	19	-0.17	-2.70	19.99	95.32
DC	20	8.22	-2.72	26.73	224.10
WY	21	2.24	-2.75	37.03	200.14
MO	22	-0.49	-2.82	7.78	95.11
MT	23	-0.87	-2.82	32.14	209.70
WV	24	1.00	-3.12	18.08	83.10
NC	25	-0.80	-3.28	19.57	96.72
AR	26	-0.89	-3.35	11.26	85.01

NH	27	-1.92	-3.44	-1.94	108.47
SC	28	-1.11	-3.71	16.71	91.76
NM	29	0.00	-3.79	29.45	130.39
OH	30	-0.18	-3.87	-4.70	60.04
TN	31	-0.92	-3.89	15.00	92.27
NY	32	-1.14	-4.02	12.14	111.94
MN	33	-0.78	-4.52	-3.58	124.51
VA	34	0.43	-4.84	17.19	118.86
CT	35	-1.34	-5.09	7.12	81.59
MS	36	0.43	-5.49	13.90	80.24
MI	37	-2.33	-5.89	-20.62	57.85
NJ	38	-1.66	-5.91	10.25	130.75
IL	40	-1.22	-6.39	4.55	92.46
ID	41	-1.46	-6.82	29.75	138.89
MD	42	-1.51	-7.85	15.36	124.44
GA	43	-1.66	-7.86	0.93	75.32
RI	44	-3.62	-8.10	-6.08	96.28
WA	45	-3.57	-8.95	26.88	147.50
OR	46	-3.28	-10.62	25.97	192.96
UT	47	-3.63	-11.60	28.14	175.14
HI	48	-5.97	-11.69	21.93	88.85
CA	49	-0.41	-15.38	-21.75	63.31
FL	50	-1.69	-17.64	-7.38	97.34
AZ	51	-6.47	-21.19	1.56	108.66
NV	52	-3.48	-28.08	-28.36	46.01

U.S. Foreclosure Market Data by State – Q3 2009

Rate Rank	State Name	NOD	LIS	NTS	NFS	REO	Total	1/every X HH (rate)	%Change from Q2 09	%Change from Q3 08
5	Idaho	2,916	0	3,021	0	594	6,531	97	28.06	153.53*

## Specific Housing Objectives

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

### Goal #1 Provide decent affordable housing

**Strategy:** Sustain and increase affordable homeownership

IHFA's HOME program will continue the first-time homebuyer direct down payment/closing cost assistance to make homeownership more affordable. The HOME program also provides funds to non-profit sponsors to build single-family homes for sale to qualified low-income first-time homebuyers. Homebuyer Education continues for all homebuyers to promotes financial literacy, household budgeting to help provide stability and security to first time homebuyers. The HOME program is will continue partner with sponsors using other federal and private funds, such as USDA-RD, SHOP, and CDBG funds.

Outcome measures- Annual outcome will be measured by the number of low and moderate-income households ( $\leq 80\%$  AM) who are able to purchase their first home using HOME downpayment/closing cost funds.

**Strategy:** Sustain and increase affordable rental housing

Using the competitive application process, IHFA will sustain and increase the number of affordable rental housing units in Idaho. Within the income eligibility requirements IHFA will support new construction, rehabilitation and preservation of rental units with additional points given to rental projects who target priority populations (special needs, elderly)

Outcome measures. Annual outcome will be measured by the number new construction, preserved and rehabilitated rental housing units.

**Strategy:** Support equal access to a continuum of housing services

Idahoans have varied housing needs, including housing that is accessible to those with physical, mental or other disabilities. Idaho is also experiencing a growing diversity in its demographics, which makes fair housing and accessibility outreach and education essential to providing equal housing opportunities.

Outcome measures- Output indicators may include number of units of accessible or special-needs housing and shelter produced, and an assessment of fair housing and accessibility training opportunities/number of persons receiving training over time.

## **Goal #2 Provide a suitable living environment**

**Strategy:** Improve safety and livability of communities

The HOME program supports housing activities that improve the safety and livability of neighborhoods and communities. Homeownership activities such as Infill, Mutual Self-Help Housing, and homebuyer activities as well as Rental housing activities will provide safe, decent affordable housing that must meet all applicable national, state, or local building codes, and/or HUD Housing Quality Standards (HQS) at the time of purchase (homebuyer) or occupancy (rental). The HOME program adheres to all applicable federal requirements including, but not limited to lead-based paint, appropriate level of the Environmental Review, including environmental justice, asbestos, ADA, Fair Housing, Affirmative Marketing, Site and Neighborhood Standards, Uniform Relocation, etc.

Outcome measures- Outcome will be measured annually by the number of rental housing and single-family homes that are purchased, constructed or rehabilitated that meet the HOME programs safety and livability requirements brought up to environmental or safety standards, the number of infill housing units developed or improved, the number of people benefiting from those improvements, including the percentage of low- and moderate-income persons served. For slum and blight removal projects, the number of people benefiting from those improvements. Also measured will be the amount of money leveraged from other funding sources.

## **Goal #3: Increased community investment and involvement**

**Strategy:** Promote effective partnerships

Activities under this strategy will include regular collaborative activities among housing and community development stakeholders and community representatives. As federal funds are limited in scope and availability, both IHFA and the Department of Commerce and Labor will encourage projects that clearly demonstrate broad local community support, diverse funding sources, fiscal responsibility, and creative leveraging of private and public resources.

Outcome measures- Output indicators may include well-documented public participation in project planning, approval, implementation and oversight; number of Gem Community organizations assisted each year and number of persons involved by type represented; evidence that grantees have explored creative and practical alternatives; growth and development consistent with current comprehensive plans; and demonstrable use of diverse financial and in-kind resources to ensure long-term project success.

## **Strategy: Support efforts to increase local capacity in planning, administration, and implementation**

Many non-entitlement areas have limited government resources in the areas of specialized program development, administration, and operation. IHFA and IDC will offer training and technical assistance to Idaho's community-based organizations and governments. Adequate development and administrative capacity are critical to the completion and ongoing success of any eligible activity, as are effective cooperation and collaboration among government entities and service providers.

Activities under this strategy will include continuing support of the Northwest Community Development Institute, continued participation in the Community Review Process, holding semi-annual CDBG grant administration certification workshops, and providing one-on-one technical assistance.

## **Homeless-needs, priorities, and strategic plan**

*The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates*

Racial Group	Household Members	Individuals Served
White	618	465
Black or African American	24	20
American Indian and Alaska Native	58	0
Asian	2	0
Native Hawaiian & Pacific Islander	7	0
Hispanic	107	0
Two or more races	101	0
Total	917	485

*\*Data source 2008 Emergency Shelter Grant Providers Reported in IDIS (PR 19)*

Based on the reported number of persons served during the 2003 Program Year by Emergency Shelter Grant recipients, the largest category of persons served was White followed by Hispanic and American Indian/Alaska Native. This trend is expected to continue and is reflective of Idaho's 2000 Census data demonstrating that combined minorities represent 066% of the total population. However, representation of minorities varies by region across the State of Idaho and will continue to be monitored by IHFA with the Homeless Management Information System (HMIS).

Strategy for helping extremely low- and low-income individuals and families who are in imminent risk of becoming homeless:

**Homeless Prevention:** IHFA will pursue homeless prevention funding to provide eligible persons who are at imminent risk of homelessness with the goal of sustaining housing and reducing the burden of Idaho's homeless shelters. IHFA will strive to allocate approximately \$100,000 annually for homeless prevention. Of that amount, \$50,000 is expected to be available from the Stewart B. McKinney Emergency Shelter Grant program and \$50,000 from IHFA private revenues. Those funds will be distributed to each region of the state to be used in conjunction with other available homeless prevention funds to assist eligible persons receive mortgage/rental



assistance and utility assistance. In addition to the above funding for homelessness prevention, IHFA received \$4,438,807 in Homelessness Prevention and Rapid Re-Housing funding from HUD in late 2009, which was divided regionally among the state homeless service providers to help with folks who may be imminently at risk of homelessness or who have become homeless.

## **Priority Homeless Needs**

*1. Using results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.*

*2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and subpopulations.*

1. Current Chronic Homelessness Strategy. IHFA's current chronic homeless strategy is to eliminate and prevent homelessness in Idaho through awareness, collaboration, and access to housing and services and create housing specifically for chronically homeless people. The plan, called Improving Access to Mainstream Resources for the Chronically Homeless, was developed during the calendar year 2003 and was finalized and presented to the Idaho Homelessness Coordinating Committee (which grew out of the Idaho Homelessness Policy Council) in February of 2004.

Not only will IHFA build upon and advance past efforts by meeting with each Regional coalition/council and providing them with specific training and assistance in understanding the plan, but will also help regions plan for additional or increased chronic homelessness services and actively solicit new service providers to offer supportive housing program activities to chronically homeless persons. This strategy will capitalize on the current strength of the state and our CoC jurisdiction by communicating the strategy opportunities of our current efforts through the many different scheduled meetings throughout the year.

NOTE: IHFA uses real data from the Homeless Management Information System (HMIS) to complete the tables. IHFA has also provided the service providers with instructions and training on how to enter data into the HMIS system. Because IHFA provides ongoing training and guidance, IHFA has reason to believe that the information retrieved from HMIS is the most reliable and beneficial data available. IHFA acknowledges that the information at extraction is only reliable as at entry.

## **2. Strategy to Transition Homeless Persons to Permanent Housing:**

Idaho's strategy to transition homeless persons to permanent housing is to ensure that housing is available and is affordable. IHFA will continue to focus its resources on affordable rental housing production and new homebuyer activity to enhance choices for those persons ready to move into permanent housing. In addition, IHFA will provide technical assistance to Community Housing Development Organizations (CHDO's) that have the expertise in a continuum of services to develop the capacity for housing development specifically targeted to populations in transition and special needs populations including those with disabilities.

## Strengths:

<ul style="list-style-type: none"><li>· Lower numbers of homeless persons because of a lower overall population</li><li>· Most service are available within the major population centers of each region</li><li>· Statewide HMIS and the current coordination by the IHPC</li><li>· Service delivery networks in place</li><li>· Strong provider dedication</li></ul>	<ul style="list-style-type: none"><li>· Medicaid rehabilitation options available in the state</li><li>· Involvement of faith-based and non-profit organizations</li><li>· Good access to hospitals and outpatient services for veterans</li><li>· Four homeless stand-downs annually</li><li>· Commitment to follow-through by state government</li></ul>
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From strengths and opportunities, IHFA (under the recommendations of the Action Plan and the IHPC) will work toward achieving the goals and objectives identified in the following chart. Goals are listed in priority as they appeared in the Action Plan. Although greater detail and explanation could be provided in this narrative, goals and objectives as stated in the chart should provide sufficient detail.

In addition to the specific goals and objectives, IHFA has a general strategy approach to ending chronic homelessness by:

<ul style="list-style-type: none"><li>· Publicizing the 10-Year Plan to End Homelessness</li><li>· Solicit the services of the Idaho Homelessness Coordinating Committee</li><li>· Identify and create smaller working groups</li></ul>	<ul style="list-style-type: none"><li>· Create public information campaign</li><li>· Request additional federal assistance</li><li>· Add critical stakeholders to policy development team</li><li>· Inform peripheral stakeholders</li><li>· Clarify stakeholder capacity</li></ul>
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2. Because of publicizing the Ten Year Plan to End Homelessness at the Idaho Homelessness Coordinating Committee meetings, IHFA was able to stimulate planning for 10-year plans in both Coeur d'Alene and Lewiston areas where plans are currently being written. Idaho Housing and Finance Association has successfully written permanent housing plans into the CoC application in areas where identified needs are greatest. IHFA also initiated two pilot projects aimed at providing permanent housing for the hardest to serve. CLUB, Inc. in Eastern Idaho along with its regional homelessness task force has created two units for chronically homeless people with wrap around services in an effort to identify how permanent housing for this population will affect the entire homelessness structure in the region. St. Vincent de Paul in North Idaho is the second pilot project and has identified and housed two chronically homeless individuals. They also will be tracking how permanent housing will decrease the demand on other service delivery systems such as emergency room visits.

IHFA strategy with regard to this application reflects our dedication and commitment to ending chronic homelessness. IHFA's CoC application in 2008 requested \$2,589,834 of which \$532,944 (or 20.5%) is for Shelter Plus Care vouchers and \$2,056,890 (79.5%) for Supportive Housing Projects. There were two new projects, one of which was \$193,198 for Community Crisis Housing in Idaho Falls for permanent supportive housing and \$102,930 for Project Warmth, a reallocation project in Moscow. Of the amount requested for Supportive Housing Projects, \$945,590 (44.8%) is to fund permanent or transitional housing for chronically homeless persons. IHFA's CoC application is consistent with the strategy to make more housing and services available to chronically homeless persons.

## Homeless Inventory

*The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.*

(See attached Continuum of Care Housing Activity Chart and Service Activity Chart. )

## Homeless Strategic Plan

*1. Homelessness- Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.*

*2. Chronic homelessness- Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also, describe, in a narrative, relationships, and efforts to coordinate the Con Plan the CoC, and any other strategy or plan to address chronic homelessness.*

*3. Homelessness Prevention- Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.*

*4. Institutional Structure-Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.*

1. IHFA and the Balance of State Continuum of Care system have several sources of homeless prevention funds. The sources include federal funding, state funding, local government funding, and funds from non-profit charitable organizations.

They specifically include Emergency Shelter Grant (ESG) Homeless Prevention Funds-HUD, Community Service Block Grant (CSBG) Emergency Funds-HUD, Weatherization Emergency Funds-DOE, Low Income Housing Energy Assistance Program (LIHEAP) Energy Conservation Funds-DOE , Program Activities To Prevent Homelessness (PATH) Homeless Prevention-U.S. Department of Health and Human Services, Second Chance Rehabilitation Program-FEMA, Short Term Rental Assistance from HOPWA-HUD, County/Municipal Welfare Funds, revenues generated through Faith-Based Organizations and for the next three years, Homelessness Prevention and Rapid Re-Housing funding through the American Recovery and Reinvestment Act.

These program services are designed to prevent persons or families from becoming homeless by providing limited rental or mortgage assistance and by making the housing units more energy efficient and more affordable for the occupants. Faith based organizations are given much more latitude in distributing "member-contributed resources" for other housing-related costs to prevent persons from becoming homeless.

2. Under IHFA's leadership, the Idaho Homelessness Coalition Council was formed to create a strategic ten-year plan to end homelessness. Council members included Idaho Dept. of Health and Welfare, State Independent Living Council, City of Boise, Veteran's Affairs, Corrections, Ada County Housing Authority, Dept. of Education, local HUD office, Intermountain Fair Housing Council, Salvation Army and Boise Rescue Mission.

After the ten-year plan was written, this group merged with the Homeless Coordination Network (consisting of regional homeless representatives), and became the Idaho Homelessness Coordinating Committee which meets bi-monthly to identify program barriers, linkages and gaps in Idaho's various programs and services for homeless persons, and participate in the ESG and SHP grant allocation process for the state. The group has developed a strategic planning document that presents four priority activities or goals and supports each goal

with initial action steps required in order to create linkages, reduce paperwork, increase access, simplify processes, and improve the likelihood of client benefit from current programs. The Council's current priorities include:

- Enhance capacity to elevate and sustain homelessness as a public policy issue.
- Ensure available housing supply is adequate to meet the unique needs of the homeless
- Foster a seamless, collaborative continuum of care that is sufficient, sustainable, and enables the chronically homeless to achieve and maintain their highest level of self-sufficiency.
- Bolster state's ability to prevent the conditions that lead to homelessness.

3. IHFA received an allocation of \$533,040, of which \$55,008 was for homelessness prevention that was awarded to each of the 6 regions based on population. In addition, IHFA provides private funding in the amount of \$50,000 for additional homelessness prevention.

IHFA and project sponsors within the state are constantly looking for additional resources to improve or increase services. For the past 5 years, IHFA allocated \$50,000 per year to supplement current Homeless Prevention efforts in the State of Idaho. IHFA anticipates it will continue this allocation in the future when funds are available.

IHFA also awarded Homelessness Prevention and Rapid Re-Housing funding in the amount of \$4,328,715 over the next three years to the six regions of the state currently funded, as well as Boise City.

There are several avenues available for persons to access the homeless prevention funds. Persons in need of homeless prevention assistance may contact IHFA's Housing Information and Referral Center to get the name of the service provider nearest them that distributes homeless prevention funds. Persons may also call any of IHFA branch offices. Finally, persons may wish to speak directly with one of the many service providers in the regions, speak directly to the public utility companies and may speak with one of the many different faith-based organizations. Referrals are also made to IHFA through the public schools, Community Action Agencies, Health and Welfare offices, city and county offices, hospitals and public safety personnel.

4. The CoC strategy in Idaho attempts to the maximum extent practicable, to identify and categorize all homeless programs in the state of Idaho. Although it is impossible to know of all in-home or parish type housing, the known shelters are listed in the accompanying chart. All of Idaho homeless strategies are implemented and carried out using non-profit organizations, many of which are religious organizations.

Discharge Coordination Policy-Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide discharge coordination policy, and how the community will move toward such a policy.

However, IHFA recognizes the importance of a discharge policy and can assure HUD it is developing policies and procedures to ensure that discharge planning is conducted and that state-run institutions limit the likelihood discharging individuals immediately into homelessness.

IHFA has also participated in executive-level meetings with state agencies to develop policy and protocol to integrate persons with serious mental disabilities into mainstream society. Finally, IHFA is encouraging service providers to refrain from automatically accepting someone into their shelter at the request of Health and Welfare or Corrections without ensuring that they have attained access to other housing and resources first and

that they have access to the state-allocated transitional housing funds for either Health and Welfare or Corrections. Service providers are also carefully screening applicants and frequently refuse services to persons seeking shelter as a condition for release from prisons or institutions.

## **Emergency Shelter Grant**

*Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.*

McKinney Homeless Assistance Act: The funds are distributed on a competitive basis to eligible applicants. The State of Idaho received \$533,040 in Emergency Shelter Grant funds for the 2009 fiscal year. Eligible applicants are units of general local government or private non-profit organizations.

Eligible activities under the ESG program regulations are:

- Rehabilitation/renovation/conversion of emergency shelters
- Essential services provided in conjunction with emergency shelters
- Operations and/or maintenance of emergency shelters
- Homelessness prevention

Operations and Maintenance of Emergency Shelters are the first priority. IHFA sets aside 10-15% of the available ESG funds for homeless prevention activities and will limit Essential Services to 30% of the statewide allocation. Homeless prevention funds will be accessible to all qualified service providers, but will be distributed statewide by awards to qualified applicants that have demonstrated the capacity to serve their region of the state with these funds. The application deadline is normally set for early May. Using defined rating criteria, applications are reviewed and rated by an Independent Review Panel comprised of professionals and community members with knowledge and experience in homelessness issues. Scores from each member are averaged for each proposal; the averaged score reflects the Panel's determination of the merit of the project.

ESG should provide homeless persons with access to safe and sanitary shelter as well as to supportive services and mainstream assistance needed to move them toward transitional or permanent housing options. The following objectives were established to guide distribution and use of ESG funds in Idaho:

- 1) To encourage and support projects which fulfill a need identified in the Five-Year Strategic Plan for Housing & Community Development, and the Continuum of Care Homeless Assistance Plan.
- 2) To help coordinate efforts by different organizations within geographic areas in order to fill gaps in facilities and services identified in each Regional Continuum of Care Plan.
- 3) To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless.
- 4) To fund projects which address severe shortages in services to the homeless with clearly defined methods to measure the outcomes of these services.
- 5) To support projects which use funds to expand or make improvements to existing facilities for the homeless.
- 6) To support projects that best assists persons in moving through the Continuum of Care toward independent living.
- 7) To support projects that carry out Homeless Prevention activities.
- 8) To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals.
- 9) To support projects that can be completed in a timely manner, with measurable outcomes, within budget, and in conformance with all applicable federal and state requirements.

## **Other Special Needs Objectives (91.215)**

- 1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.*
- 2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

IHFA's strategies to address special need subpopulations will prioritize these categories according to available resources. IHFA will first prioritize local needs if they vary.

### **Severe Mental Illness**

**Strategy:** Encourage a continuum of services for mentally ill including crisis and respite facilities, transitional housing, and permanent housing integrated into the community to avoid discrimination. Supportive services are critical to clients being discharged from state supported facilities. Without community integration planning, the failure rate of independent living is 50% - 60%. As such, IHFA through its Continuum of Care planning and management of other financial resources will encourage and seek opportunities to fulfill gaps in the housing and supportive services for Idaho's mentally ill population.

### **Disabled**

**Strategy:** Promote and produce adaptable, affordable, and accessible rental housing.

All disabled persons who depend on SSI or SSDA program benefits to meet their basic needs are at a disadvantage in trying to obtain affordable housing without some type of rental assistance. Current benefits are not sufficient to provide adequate housing in any Idaho without additional assistance. IHFA provides Shelter Plus Care vouchers for people with disabilities, as well as other housing through the SHP program that are geared to people with disabilities.

### **Persons with Alcohol and Drug Addictions**

**Strategy:** Support transitional housing for persons completing residential treatment programs designed to adapt to occurrences of relapse. Available research demonstrates that housing stability is essential for successful treatment and recovery.

IHFA continues to provide funding for transitional housing for people with disabilities through the SHP program, including those who have completed residential treatment programs and will be transitioning to permanent housing, with or without supportive services.

### **Persons with HIV/AIDS**

**Strategy:** Pursue competitive funding for housing in the form of tenant-based rental assistance and supportive services for Idahoans with HIV/AIDS. The use of a tenant-based rental assistance model allows tenants to select housing that best meets their needs within communities of their choice. Another feature of this housing assistance is a component to measure its effectiveness on reducing the number of persons with AIDS who become homeless. (For purposes of this section, "high" priority is defined as an activity to address the unmet need that is funded with federal funds. A "medium" priority means an activity that "may be funded" with federal funds. A "low" priority means that Idaho will not target resources to this activity. )

IHFA recognizes that the diverse communities of Idaho defy a "one size fits all" needs and resource allocation plan. Priority is subject to change. Amendments to priorities can occur and may be necessary based on the addition of local stakeholder input, varying resources, and changes in economic and demographic trends. Local community capacity to recognize unique needs and creative resources is encouraged and promoted, as is flexibility in IHFA's ability to respond to those needs.

## Non-Homeless Special Needs (91.205 (d))

- 1) *Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.*
- 2) *Describe the basis for assigning the priority given to each category of priority needs.*
- 3) *Identify any obstacles to meeting underserved needs.*
- 4) *To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.*
- 5) *If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.*

1. Below is the Point-In- Time Count for Idaho's chronically homeless and other subpopulations of both sheltered and un-sheltered persons over the age of 18 at a designated point in time sometime during the last ten days of January 2009:

Population	Sheltered	Unsheltered	Total
Chronically Homeless	60	39	99
Severely Mentally Ill	54	39	93
Chronic Substance Abuse	236	41	277
Veterans	41	48	89
Persons w/HIV/AIDS			
Victims of Domestic Violence	128	26	154

It is noted that unsheltered subpopulation data was optional for Idaho's Point-In-Time Count. However, the numbers are statistically reliable and unduplicated.

It is also noted that Idaho's Veterans- In 2006, the U.S. Census states Idaho had 133,143 veterans with an unemployment rate of 5.4%. By comparison, the civilian unemployment rate during the same period was 5.0%. Poverty and disability statistics for Idaho veterans is unavailable.<sup>12</sup>

<sup>12</sup> 2000 Census, CHAS, State of Idaho's Department of Health and Welfare, Centers for Disease Control. Unmet Need estimates for public housing residents are included in the subpopulations.



Number of people with disabilities and disability rate, by type of disability within Idaho		
Data source	Current Population Survey data for ages 18+ (households only)	
Year of collection	2008-2009	
	Number of people	Percent of population
<b>Total</b>	1,162,000	100.0%
<b>Any type of disability*</b>	138,000	11.9%
Hearing	43,000	3.7%
Vision	18,000	1.6%
Cognitive	44,000	3.8%
Mobility	78,000	6.7%
<b>Daily activity limitation†</b>	46,000	4.0%
Self-care activities	21,000	1.8%
Routine activities	41,000	3.5%
<b>No reported disability</b>	1,023,000	88.1%

\* Any sensory, cognitive, or mobility disability or daily activity limitation; adds up to more than total because many people have multiple disability types.

†Any difficulty with self-care activities and/or other routine activities (performing errands alone); many people have difficulty with both types of activities.<sup>13</sup>

The figures are consistent with the US Census Quick Facts for 2008- 200,498 persons indicating they have a disability. The same Quick Facts indicate 12% of Idaho's population is 65 or older with the median age of 74.8 years. Of that number, 166,482 or 8.1% were at or below poverty level; 94.7% receive Social Security. Disability status not available.

2. All HOME and Low-Income Housing Tax Credit project applications must meet threshold scoring before additional review, approval and award of funding takes place. HOME and LIHTC projects require that renters first meet the income eligibility requirements as well as the ability to live in a permanent housing environment. Threshold scoring awards additional points for all affordable housing projects that will target special needs populations, including senior, elderly, persons with physical and/or mental disabilities, HIV/AIDs and their families, persons with alcohol and other drug additions, victims of domestic violence, and public housing residents. Additional points are also given to project applications targeting special needs populations and provide supportive services to the population(s). The service provider must be able experienced in providing these specialized services.

3. See section Priority Needs Analysis and Strategies.

4. See below- State of Idaho: Facilities and Services for non-homeless persons requiring supportive housing

5. At this time, IHFA has no plans to use HOME for Tenant-Based Rental Assistance. However, if this decision changes, the public participation plan will be followed, and final review and approval will at the discretion of the IHFA Board of Commissioners.

<sup>13</sup> Center for Personal Assistance Center: Idaho Disability Prevalence; Current Population Survey 2008-9.

**STATE OF IDAHO: FACILITIES AND SERVICES FOR NON-HOMELESS PERSONS REQUIRING SUPPORTIVE HOUSING**

<b>Disabilities</b>	
<b>Facilities</b>	Idaho State School and Hospital – Specialized services for the most severely impaired persons with developmental disabilities. Provides safety-net for those who have no other placement options and pursues the most appropriate opportunities for clients who are ready to leave the facility. Discharges are to available community-based services such as supported living with the goal of increasing the ability to return clients to their homes.
Intermediate Care Facilities – Group living for adults and children with developmental disabilities and intense needs to support.	
Licensed Residential and Assisted Living Facilities – Group living arrangements for adults who have varying needs for support.	
Certified Family Homes – Available to adults with developmental disabilities and are generally limited to two or three non-family members in each home.	
<b>Supportive Services</b>	State of Idaho Department of Health and Welfare Family Support Programs designed to enhance family's capacity to care for a family member in the home. Services include respite care, specialized evaluations, adaptive equipment, therapies, transportation, specialized clothing, and housing modifications.
Council on the Deaf and Hard of Hearing – Provides Educational Interpreter Quality Assurance, Educational Interpreter Guidelines, support for assistive technology centers	
Advocacy/Protection/Legislative – Numerous coalitions, groups, and non-profits work around the State work to promote advocacy and equitable treatment of persons with disabilities.	
Centers for Independent Living - CILs are nonresidential, community based, cross-disability, private, nonprofit organizations that are designed and operated by individuals with disabilities. Services include Information and Referral Services, Independent Living Skills Training. Other services offered at Idaho CILs include assistance obtaining legal services, housing, assistive devices, and communication services. Individual and Systems Advocacy	
Disability Specific Organizations – Supportive services are offered through a variety of foundations, non-for –profit and private organizations for Attention Deficit Disorder, Autism, Brain Injury, Blind and Visual Impairments, Cerebral Palsy, Epilepsy, Mental Health and Learning Disabilities.	
Vocational Rehabilitation – State program to assists persons with disabilities to prepare for, secure, retain, or regain employment.	
Intensive Case Management Services – Available through numerous non-for profit, state-funded and private agencies throughout the state including but not limited to Living Independence Network Corp (LINC), Co-Ad, Inc., Mountain States Group, Community Partnerships of Idaho, Development Workshop, Inc, Joshua Smith Inc., LIFE Inc.	

**STATE OF IDAHO: FACILITIES AND SERVICES FOR NON-HOMELESS PERSONS REQUIRING SUPPORTIVE HOUSING**

<b>HIV/AIDS</b>	
Idaho Housing and Finance Association: Long-term rental assistance similar to a Section 8 voucher system	
State of Idaho: Each of Idaho's Health Districts provides supportive services for persons with HIV/AIDS via the Ryan White Titles II and I funding. II	

**STATE OF IDAHO: FACILITIES AND SERVICES FOR NON-HOMELESS PERSONS REQUIRING SUPPORTIVE HOUSING**

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**STATE OF IDAHO: FACILITIES AND SERVICES FOR NON-HOMELESS PERSONS REQUIRING SUPPORTIVE HOUSING**

<b>HIV/AIDS</b>	
<b>Facilities/Supportive Services</b>	Idaho Housing Opportunities for Persons with AIDS/HIV (HOPWA): Includes supportive permanent housing and supportive services through the following contracted providers: North Idaho AIDS Coalition (NIAC) represents 5 counties in Idaho North Central District Health Department (NCDHD) Represents 5 counties in North-Central Regions Boise City/Ada County Housing Authority (BCACHA) South Central District Health Department (SCDHD) Southeastern Idaho District Health Department (SIDHD) District Seven Health Department North Idaho AIDS Coalition Family Practice Residency
Idaho Housing and Finance Association: Long-term rental assistance similar to a Section 8 voucher system	
State of Idaho: Each of Idaho's Health Districts provides supportive services for persons with HIV/AIDS via the Ryan White Titles II and I funding. II	

## Specific Special Needs Objectives

*Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

### Housing Opportunities for People with AIDS (HOPWA)

1. The plan includes a description of the activities undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.

The plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.

The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program. The Plan includes the certifications relevant to the HOPWA Program.

IHFA enters into contracts annually with several qualified project sponsors to deliver supportive services and distribute short-term rental assistance funding. Each of the contracted service providers specialize in either providing housing-related services or supportive services. These service providers play a key role in their respective Regions (see attached map) with regard to providing services to persons with HIV/AIDS. In many cases they are the only HIV/AIDS service providers in the region. Additionally, the currently contracted service providers are the only agencies recognized by the Idaho Department of Health and Welfare, STD/AIDS Program as qualified service providers based on past performance.

Although there are no direct contracts or agreements between IHFA and the Idaho Department of Health and Welfare, project sponsors use HOPWA funds in conjunction with Ryan White Title I, Title II, and Title III state funding for HIV/AIDS prevention, counseling, and medical treatment to ensure adequate mainstream resources are being brought to bear in support of the *Permanent Supportive Housing* efforts for person in Idaho with HIV/AIDS and their families.

Although IHFA does not intend to leverage this resource, all of the District Health Departments use Ryan White Titles II and III funding to fund supportive services for persons with HIV/AIDS. Approximately \$200,000 of Ryan White funding was distributed to eligible HOPWA clients through the same HOPWA contracted service providers. The eligibility standards for HOPWA are less stringent than the requirements for Ryan White funding, so HOPWA pays for services clients are not eligible to receive through Ryan White. Because of the different eligibility requirements, more people with HIV/AIDS are receiving unduplicated services.

## **Antipoverty Strategy**

- 1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.*
- 2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.*

### **Response:**

The Idaho Department of Commerce's anti-poverty strategy is to assist cities and counties who construct infrastructure that aids in a businesses' development which leads to job creation and retention. At a minimum, 51% of these jobs must be taken by low-to-moderate income (LMI) individuals, including individuals at poverty level. Jobs taken by LMI individuals should increase their income and help them develop more marketable skills as well as their confidence. Commerce is creating opportunity for poverty individuals.

Second, the implementation of HUD's Section 3 Program. The program fosters local economic development and individual self-sufficiency for low income persons in the solicitation of professional services and construction work needed to complete ICDBG projects. The purpose of these requirements is to ensure that a greater share of economic opportunities generated by ICDBG funding is targeted to low income families who live in the grantee's jurisdiction.

ICDBG funded grantees and contractors must make a good faith effort to award contracts to Section 3 business concerns and utilize Section 3 area residents as trainees and employees.

Third, IDC advertizes ICDBG funded projects through Idaho's Procurement Technical Assistance Center to ensure professional and construction services on CDBG funded projects are directly solicited to Disadvantaged and Women Business Enterprises.

Fourth, IDC provides additional points to job creation projects that are located or sited in the Small Business Administration's HUB zones. HUB zones are historically underutilized business zones that typically have higher rates of unemployment or lower per capita income than national levels.

## **Low-Income Housing Tax Credit (LIHTC) Coordination**

*Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.*

IHFA is the designated administrator of tax credits with the responsibility of allocating the Idaho's annual credit ceiling in accordance with an approved qualified Allocation Plan.

IHFA coordinates the development of rental housing for extremely low, very-low and moderate income persons/families by awarding HOME funds as gap financing along with the low-income housing tax credit program. This strategy helps to provide developers with the necessary long term financing to build and maintain safe, decent, and affordable housing.

Similar to the HOME Program, Idaho's Tax Credit Allocation Plan establishes a process, whereby low-income housing tax credits may be awarded to development projects to address low-income housing priorities throughout the state. Applications are accepted for both HOME funds and Tax Credits during two to three published application periods throughout the year. The application itself is designed to allow housing developers the submission of one application for both sources of funding. Each program scores the application independent of the other program based on established scoring criteria.

The development of affordable housing is also a function of the Idaho Community Reinvestment Corporation

(ICRC). The ICRC utilizes pooled bank funds to provide below market interest rate permanent loans amortized over 30 years to affordable rental housing developers. In addition to administering the ICRC permanent loan program, IHFA also has the financial resources and lending expertise to provide developers with an affordable construction/permanent combination loan. This lending alternative benefits development by reducing expenses from duplicate third-party expenses incurred by using two separate loans (construction and permanent).

## Public Housing Strategy

- 1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.*
- 2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership.*
- 3. If the public housing agency is designated "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation.*

1. This question does not appear to be applicable to a statewide program such as the State of Idaho, which is considered "balance of state". The question presumes there is a citywide or countywide Participating Jurisdiction (PJ) with a governing board that appoints the board of a PHA, or is directly involved in PHA activities. IHFA is governed by a seven-member Board of Commissioners appointed by the Governor of Idaho. The Governor also designates the Chairman of the Board. The Board members then elect a Vice-Chairman and Secretary/Treasurer. IHFA's Board of Commissioners sets overall policy and long-term goals.

- IHFA administers approximately 3,261 vouchers in 34 (of 44) counties it serves and maintains a separate waiting list for the voucher program in each of its branch offices.
- IHFA operates a public housing program with 29 single-family scattered site units in Idaho Falls
- IHFA operates a 47-unit public housing apartment complex in Kellogg

2. IHFA holds annual regional PHA Plan hearings and performs outreach in each area that has a branch office administering Section 8 vouchers. The Nampa Housing Authority and Southwestern Idaho Cooperative Housing Authority submit their agency plans to IHFA.

IHFA has a very successful Housing Choice Voucher Family Self Sufficiency (FSS) program, which it makes available to voucher holders in each of its four branch offices. FSS participation is voluntary and approximately 200 families participate in this program, at any given time, working closely with FSS caseworkers to identify barriers to self-sufficiency, set goals for education and employment, and ultimately to be free of all federal subsidy programs. IHFA has had 406 graduates from the FSS program since 1995.

IHFA recently implemented the Ready to Rent<sup>®</sup> program in its Twin Falls branch office. This program is targeted at IHFA clients – voucher applicants and participants – who may have barriers to obtaining a rental unit because of poor rental history, or who could benefit from training in budgeting, general housekeeping, communication, and other skills needed to make them a more attractive renter and improve their rental success and experience. Graduates of this program receive a Certificate that documents their successful completion of the 6-week training curriculum. IHFA plans to implement the Ready to Rent<sup>®</sup> program in the other branch offices in 2010 or 2011.

IHFA maintains and undertakes modernization activities in its public housing using the HUD Capital Fund program. HUD Operating subsidy and Capital Fund resources have not kept pace with the needs of these aging

properties. IHFA plans to apply for approval to dispose of its public housing portfolio and provide a more cost-effective affordable housing option for its public housing residents.

Voucher participants and public housing residents are solicited to serve on resident advisory boards.

3. There are no PHAs designated as "Troubled" in Idaho.

## **Lead-based Paint**

*1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.*

*2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs.*

1. The 2000 Census estimates that half the homes in Idaho were built prior to 1979. Accordingly, the best estimate is that approximately 325,000 homes in Idaho may contain lead-based paint. It can be assumed a certain percentage of these homes may have eliminated or reduced lead-based paint to some degree. Nationwide "Of the 16.4 million homes [in the U.S.] with one or more children under age 6, an estimated 5.7 million (34 percent) have significant lead-based paint hazards. Of all 4.8 million homes with household incomes under \$30,000 and one or more children under age 6, an estimated 1.6 million (34 percent) have significant lead-based paint hazards. Thus, one in three homes with young children among the residents [may] have significant lead-based paint hazards."<sup>14</sup>

2. While IHFA supports the position that education of Idaho's citizens, communities, and stakeholders regarding the hazards of lead-based paint, as well as the federal law is important, the State of Idaho has chosen not to enact its own Lead Hazard program and appears to have no plans to do so. The lack of a state program has created a barrier to federal funds for the state for education and training activities. Without a state lead hazard program, communities, businesses, and individuals must adhere to the federal regulations with no federal funds available for education or training at a state level.

To help eliminate the number of housing units in Idaho that contain lead-based paint hazards, IHFA will continue to fund eligible rehabilitation projects for affordable housing units built prior to 1978.

IHFA follows HUD and EPA rules regarding lead-based paint for all housing units built prior to 1978. This includes HOME Down payment/closing cost assistance program.

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<sup>14</sup> National Survey of Lead and Allergens in Housing: FINAL REPORT, Volume I: Analysis of Lead Hazards, Revision 6.0 Prepared for: Office of Lead Hazard Control, U.S. Department of Housing and Urban Development <http://www.nchh.org/Portals/0/Contents/Article0312.pdf>

**Table 4.1      Prevalence of Lead-Based Paint (LBP) by Selected Housing Unit (HU)  
Characteristics (continued)**

HU Characteristic	All HUs (000)	Number of HUs with LBP (000)			Percent of HUs with LBP (%) <sup>1</sup>			HUs in Sample
		Estimate	Lower 95% CI <sup>2</sup>	Upper 95% CI	Estimate	Lower 95% CI	Upper 95% CI	
<b>West</b>								
HUs built 1978-1998	6,169	225	0	473	4%	0%	8%	54
HUs built 1960-1977	6,536	1,414	816	2,011	22%	12%	31%	85
HUs built 1940-1959	4,124	2,866	1,715	4,017	69%	42%	97%	47
HUs built before 1940	2,013	1,437	376	2,498	71%	19%	100%	17
<b>Urbanization:</b>								
MSA equal or above 2 million population	26,814	9,681	7,550	11,812	36%	30%	42%	276
MSA below 2 million Population	45,753	17,390	14,026	20,754	38%	32%	44%	417
Non-MSA	23,121	10,826	7,458	14,193	47%	35%	59%	138
<b>Housing Unit Type:</b>								
Single family	82,651	34,081	30,874	37,289	41%	37%	45%	705
Multi-family	13,037	3,815	2,470	5,160	29%	20%	39%	126
<b>Tenure:</b>								
Owner-occupied	66,232	25,172	22,400	27,943	38%	35%	41%	539
Renter-occupied	29,074	12,409	9,538	15,281	43%	35%	50%	289
Refusal/Don't Know <sup>4</sup>	381							3
<b>Income:</b>								
Less than \$30,000/year	33,830	15,007	11,604	18,411	44%	37%	52%	309
Equal to or more than \$30,000/year	56,111	20,815	17,745	23,885	37%	32%	42%	482
Refusal/Don't Know	5,747							40
<b>One or More Children Under Age 6</b>								

## **Barriers to Affordable Housing**

- 1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.*
- 2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.*

The Consolidated Plan guidelines require an explanation regarding how the cost of housing and the incentives to develop, maintain, or improve affordable housing are affected by public policies. Examples of such policies could include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that effect the return on residential investment. Idaho Housing and Finance Association the agency designated to administer affordable for the non-entitlement areas of Idaho, is also required to describe a strategy(s) to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing.

1. The Idaho Legislature for the most part, does not interfere with local land-use policies. The one notable exception is the 2009 bill that was signed into law that provides for the market value assessment of Section 42 Low-income properties. The rules are currently being debated.

State law requires only those local governments that issue building permits and enforce a building code to adopt the 2006 International Building Code. The 2009 legislation adopting the 2006 Code also limits local governments the provisions that were adopted at the State level.

The State of Idaho does not fund any affordable housing activities in Idaho. All affordable housing activities in Idaho are funded by the private sector and/or federal programs. Efforts to adopt inclusionary zoning for affordable housing at a local level have been effectively blocked by potential lawsuits.

The most significant regulatory barriers for affordable housing at this time are at the federal-level, i.e. Section 3, Davis-Bacon, Uniform Relocation, Environmental Review, and the State Historical Preservation Office.

2. IHFA participates in statewide efforts to engage local policy makers in a dialogue about affordable housing's role in their community well-being and its affect on positive long-term economic development. IHFA will continue to partner with local officials, policymakers, and affected stakeholders to advocate for decent, safe, affordable housing in communities throughout Idaho.

## **Monitoring**

*Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.*

## **Idaho Community Development Block Grant**

IDC monitors all CDBG funded projects to ensure compliance with applicable program rules and regulations. The IDC monitoring process starts before the actual funding of an application and continues until project closeout. This dynamic process helps to ensure projects meet program requirements and improves the chances that any violations or potential violations are identified and corrected.



#### *Pre-Development Monitoring:*

Local governments who anticipate applying for CDBG funds are encouraged to contact their regional IDC specialist. IDC specialists provide recommendations and technical assistance to local governments to help them understand the CDBG program requirements. Pre-development reviews also provide IDC an understanding of the potential projects and an early assessment to determine if it will meet the CDBG goals and regulations.

#### *Application Monitoring:*

During the review of the applications, IDC staff first determines if the application meets the required eight threshold factors, which includes national objectives and eligible activities. If the application meets the eight threshold factors, further review of the application continues to determine if the project will meet the program goals and strategies, procurement rules, acquisition and relocation requirements, citizen participation, and an assessment of the environmental review requirements. Local governments' accomplishments towards furthering fair housing and accessibility (504) standards are also reviewed.

Generally, IDC conducts a monitoring of the environmental review conducted by the local government prior to execution of the IDC contract. If the environmental review is not completed before contract execution, it is monitored prior to the release of funds.

#### *Project Monitoring:*

IDC conducts a risk assessment of each project, utilizing the department's Determination of On-site Monitoring criteria to establish if the project will require on-site monitoring or if the desk monitoring process will suffice. IDC monitors all CDBG funded projects and reviews the Grantee's financial audits. During the course of a project IDC, specialists are continually monitoring the following applicable project components:

-Financial Management	-Procurement	-Labor Standards
-Acquisition & Relocation	-Civil Rights	-Fair Housing
-Citizen Participation	-504 Standards	-Performance

IDC has developed a new project monitoring guide that is required to be completed by staff project specialist prior to closeout. IDC specialists approve every CDBG request for payment. Requests for payment are required to be supported by an invoice and executed contract. IDC has an established process of receiving and reviewing a local government's independent financial audit for any open project or project closed out within one year. The audit is reviewed by IDC to determine if there are any findings and if so do they affect the CDBG funds.

#### *On-Site Monitoring:*

IDC conducts an onsite monitoring of at least 25% of the CDBG funded projects for each program year. On-site monitoring consists of review of the grantee's project files, interviewing grantee staff, site observation, and exit conference.

Before closeout of a CDBG funded project, the local government chief official is required to submit a final financial and performance report. The report is reviewed by an IDC specialist for accuracy and comparable with IDC monitoring documentation.

## **HOME Investment Partnership Program**

HOME Program funds are governed by strict regulations. IHFA ensures that recipients of HOME funds comply with the regulations through desk and on-site reviews during the entire life of the project, including the Period of Affordability.

Project development and compliance monitoring is conducted in four phases:

1. Application-The HOME Project application is approved following a competitive scoring and NOFA (Notice of Funding Availability). Applications must include substantial documentation and evidence of a potential project's financing commitments, long-term viability, and experience in

both developing and managing affordable housing, developer/management credentials, HOME match, and ability to meet the required affordable rent structure. In addition, the application must provide evidence it will adhere to all applicable federal requirements for the life of the project.

2. **Pre-construction-** When a HOME project application has threshold scoring and is approved by IHFA's Resource Committee, it enters the pre-construction phase. All pre-construction conditions must be met before HOME funds are conditionally committed to the project. If conditions are met and project moves forward to loan closing.
3. **Construction Monitoring-** Monthly progress and periodic site visits to inspect the quality of construction are held. Federal requirements are monitored. Disbursements are reviewed for cost reasonableness and accuracy. Management requirements are reviewed.
4. **In-Service Monitoring-** IHFA conducts on-site monitoring throughout the HOME and/or LIHTC Period of Affordability. Monitors include ongoing compliance regarding rent/utility allowance levels for HOME-assisted units, re-certifications of tenant income, compliance with Housing Quality Standards, Affirmative Marketing requirements, and other requirements as specified in the regulatory agreements.

IHFA maintains records of all HOME projects in written and/or electronic format.

## **Emergency Shelter Grant**

The service providers receiving an ESG grant award are monitored at least once annually. A closeout-monitoring visit is also performed prior to drawing down the last ten percent of grant funds. The monitor process consists of an on-site visit during which the applicable files are reviewed.

Areas monitored include organization, conflicts of interest, insurance coverage, nondiscrimination and drug-free workplace policies, project activities and timelines, financial management and matching funds, procurement procedures, demographics, essential services, operations, homeless prevention and rehabilitation activities.

A written finding is provided to each grantee detailing any areas of noncompliance and actions to be taken to correct them. Prior to any additional draw of ESG funds, all findings must have been resolved satisfactorily. Failure to do so may also result in repayment of expended funds.

## **Definitions:**

**1. "Any Housing Problem"**- For the purposes of the Strategic Plan is defined as a household with at least one housing problem.

HUD defines two types of housing problems:

**Cost Burden** --HUD considers a household "cost burdened" when its gross housing costs, including utility costs, exceed 30% of its gross income. HUD considers a household "severely cost burdened" when its gross housing costs, including utility costs, exceed 50% of its gross income.

**Overcrowding** --HUD considers a household "overcrowded" when the ratio of occupants to rooms exceeds 1. HUD considers a household "severely overcrowded" when the ratio of occupants to rooms exceeds 1.5.

**2.** HUD's Consolidated Planning regulation at Section 91.305 (b)(1) requires the State to define the terms "standard condition" and "substandard condition but suitable for rehabilitation". The definitions are used to determine when housing must be replaced under the 1-for-1 replacement requirements of Section 104(d) of the

Housing Act (see definition of vacant habitable dwelling unit at 24 CFR 42,305 and the replacement requirements at 42.375).

**Standard Condition-** A housing unit that meets or exceeds the applicable local or state building code and HUD's Section 8 Housing Quality Standards (HQS).

**Substandard Condition but Suitable for Rehabilitation–** A housing unit that does not meet applicable local or state building code and HUD'S Section 8 Housing Quality Standards but could be brought up to the applicable code and standards for 75% of the unit's replacement cost.

DRAFT

# 2010 Annual Action Plan

## Preface

This document is the Annual Action Plan for the 2010 Program Year. It is required to be submitted with the *2010 Five-Year Strategic Plan for Housing and Community Development*. The Five-Year Plan presents a broad description of the jurisdiction and basic information about Idaho and its various regions, along with needs assessments and recommendations for housing affordability, the Action Plan reflects the upcoming program year beginning April 1, 2010, with specific activities designed to further the actions and strategies outlined in Idaho's *2010 Five-Year Strategic Plan for Housing and Community Development*.

The draft was available for public review and comment for a period of 30 days prior to the submission deadline to HUD by February 15, 2010. The 2010 Action Plan must be submitted with the 2010-2014 Five-Year Strategic Plan. HUD must approve both the Strategic Plan and the 2010 Action Plan. Any required revisions to the Strategic Plan may require subsequent revisions to this document. Upon HUD final approval this document becomes effective.

Copies of the draft were available for review at Idaho's major public libraries, IHFA branch offices, and on Idaho Housing and Finance Association and the Idaho Department of Commerce websites as a downloadable PDF file. For 2010 Action Plan, the public review and comment period was Monday, January 4, 2010 through Friday, February 6, 2010. Stakeholders were also notified during meetings and other events. The request for public comment was published on two separate occasions, January 4, 2010, and January 17, 2010. A Public Hearing was held at IHFA's main offices, located at 565 West Myrtle, Boise, Idaho from 4:30 p.m. to 5:30 p.m., on January 25, 2010.

The 2010 Annual Action Plan is available [www.commerce.idaho.gov](http://www.commerce.idaho.gov) and <http://www.ihfa.org/ihfa/grant-programs/plans-and-reports.aspx>

Idaho Housing and Finance Association, the Idaho Department of Commerce and the State of Idaho will not assume responsibility for any unauthorized duplication, alteration, or distribution of any part of this document or its attachments.

Any person requiring reasonable accommodation regarding the 2010 Action Plan should contact Erik Kingston by email at [erikk@ihfa.org](mailto:erikk@ihfa.org); by phone at 1.877.438.4472/TTD 1.800.545.1833 ext. 400; by fax at 208.331.4808; by mail to P.O. Box 7899 Boise, ID 83707-1899.

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## Executive Summary

This Action Plan is the annual planning document required by Congress and the Department of Housing and Urban Development (HUD). It is designed for Idaho citizens and clarifies how the State plans to distribute funding for program year 2010 (April 1, 2010 to March 31, 2011). This Action Plan is prepared and implemented by the Idaho Housing and Finance Association (IHFA) and the Idaho Department of Commerce (IDC).

Using the goals and strategies as set forth in the *Five-Year Strategic Plan (2010-2014) for Housing and Community Development* and information provided by local jurisdictions, IHFA and IDC have worked together to outline how the funding for the Community Development Block Grant (CDBG), the Home Investment Partnerships Program (HOME), and the Emergency Shelter Grant Program (ESG) can best be utilized to address Idaho's housing and community development needs.

Idaho Housing and Finance Association (IHFA) and Idaho Department of Commerce (IDC) work with local and regional stakeholders to create and support safe decent living environments, and economic opportunities for the people and places of Idaho with the greatest need. They also strive to make these opportunities accessible and affordable to communities and individuals, and to ensure desired project outcomes are sustainable and measurable.

In 2010, the State of Idaho expects to receive approximately \$14 million dollars from the Department of Housing and Urban Development.

HUD adopted a series of Objectives and Outcomes that would allow all CDBG, HOME, ESG and HOPWA programs to report their accomplishments in a uniform manner. The State of Idaho's Goals and Strategies correspond to HUD's new Objectives and Outcomes as indicated below:

HUD Goals & Objectives	Idaho Corresponding Strategies
<b><i>Provide Suitable Living Environment</i></b> <ul style="list-style-type: none"><li>• Availability/accessibility to create suitable living environments</li><li>• Affordability to create suitable living environments</li><li>• Sustainability to create suitable living environments</li></ul>	<ul style="list-style-type: none"><li>• Improve Safety &amp; Livability</li><li>• Improve affordability and sustainability of quality facilities and services</li><li>• Increase access to quality facilities and services</li></ul>
<b><i>Provide Decent Housing</i></b> <ul style="list-style-type: none"><li>• Accessibility for the purpose of providing decent housing</li><li>• Affordability for the purpose of creating decent housing</li><li>• Sustainability for the purpose of creating decent housing</li></ul>	<ul style="list-style-type: none"><li>• Sustain and increase home ownership</li><li>• Sustain and increase affordable rental housing</li><li>• Support equal access to a continuum of housing services</li></ul>
<b><i>Expand Economic Opportunities</i></b> <ul style="list-style-type: none"><li>• Accessibility for the purpose of creating economic opportunities</li><li>• Affordability for the purpose of creating economic opportunities</li><li>• Sustainability for the purpose of creating economic opportunities</li></ul>	<ul style="list-style-type: none"><li>• Create and retain jobs primarily for low- to moderate income persons</li><li>• Revitalize downtowns</li></ul>
There is no corresponding HUD Goal or Objective for this Idaho goal	<b><i>Increased Community Investment and Involvement</i></b> <ul style="list-style-type: none"><li>• Promote effective partnerships</li><li>• Support efforts to increase local capacity in planning, administration and implementation</li></ul>

## Community Development Block Grant

Funds are distributed in accordance with the State CDBG rules, which may be accessed at <http://adm.idaho.gov/adminrules/bulletin/bul/06sept.pdf> . State CDBG funds serve communities throughout the

State, excluding Idaho's seven entitlement communities, Boise, Idaho Falls, Pocatello, Coeur d'Alene, Meridian, Lewiston, and Nampa, each of which receives funds directly from HUD.

Based on HUD's formula allocation of CDBG, which takes into account the State's population, poverty levels, and overcrowded housing number, the State expects to receive approximately \$8,500,000 million in funding. Including its PY2010 allocation and PY2009 CDBG carryovers and reversions, equaling approximately \$5,000,000 the State projects that it will have:

- \$300,000 to spend on imminent threats
- \$510,000 to spend on community and senior citizen centers
- \$6,167,500 to spend on public facilities (infrastructure, facilities, utilities)
- \$6,167,500 to spend on economic development projects (job creation and downtown revitalization)

In addition, the majority of CDBG projects are dependent upon funds leveraged by local communities from local, private, State, and federal sources.

IDC expects to fund approximately 25 to 30 CDBG applications for PY 2010. Funding requests will range from \$50,000 to \$500,000. (\$500,000 is the maximum amount available per application). All applications will be required to meet a national objective, with a target of 70% of the projects benefiting low to moderate income individuals. It is expected that for every CDBG dollar invested it will leverage between \$3 to \$4 in other funds. PY 2010 CDBG funds should be available for eligible and awarded projects in May 2010.

During the 2009 CDBG program year, Idaho communities leveraged on average \$3.72 to match every CDBG dollar awarded. Also, IDC met the 15 month's timeliness obligation of the PY2008 CDBG funds. Idaho ranks 7<sup>th</sup> nationally for State CDBG funding obligations as of HUD's September 2009 State expenditure report.

## Home Investment Partnership Program

In January 1991, the Governor of Idaho appointed IHFA to administer the State of Idaho's HOME Investment Partnership Program (HOME). Since 1992, Idaho's HOME program has received \$74,909,804.00 in HOME funds used in the creation of long-term, safe, decent, affordable housing for the low-income citizens in Idaho.

HOME funds are awarded to project sponsors in accordance with the HOME regulations and IHFA's HOME Administrative Plan (available at [www.ihfa.org/grants](http://www.ihfa.org/grants)). HOME funds help expand the affordable housing market in communities throughout the state, excluding the city of Boise (receives a direct allocation of HOME funds from HUD).

During the Program Year 2010, IHFA expects an allocation of approximately \$5.9 million in HOME funds. The investment of this funding in affordable housing in Idaho will most certainly be impacted by volatility of the housing and equity markets which has placed an increased demand for HOME funds. The increase in multi-family rental project applications can most likely be attributed to the downturn in the single-family housing construction market with developers turning to the affordable housing market to help tide them over until the economy recovers. The demand for HOME down payment assistance and other homebuyer assistance programs has unknown at this point, given the economic downturn and a tightening of the credit markets. However, home prices are down to pre-2006 levels and may remain through the 2010 Program Year. These factors make predicting the demand for downpayment/closing cost assistance a difficult one.

2010 Program Year Estimated HOME funds	
2009 Estimated Ending Balance	0
2009 Remaining commitments (still to be spent)	



2010 New Allocation	\$5,600,000
2010 Estimated Program Income	\$594,710
American Dream Downpayment Initiative	0
2008 Committed Funds	\$15,499,695
2009 Estimated Allocation	\$5,500,000
2009 Uncommitted to new Projects	\$785,000
Balance	\$3,643,483

## Emergency Shelter Grant

Emergency Shelter Grant Program (ESG) funds are distributed in accordance with the ESG Policies and Procedures Manual, available at [www.ihfa.org](http://www.ihfa.org). ESG funds serve communities throughout the State of Idaho supporting emergency shelter services. IHFA will receive approximately \$529, 000.00 in ESG funding for the 2009 program year. ESG funds are used provide homeless persons with access to safe and sanitary shelter as well as to supportive services and mainstream assistance needed to move them toward transitional or permanent housing options.

## Citizen Participation

HUD has approved the Citizen Participation Plan that IHFA and IDC created in 2002 and subsequently revised in June 2009. IHFA and IDC published notices of the 30-day Public Comment Period on January 3, 2010, and again on January 17th, 2010. The Draft was available for public review at major public libraries, IHFA branch offices, and the Idaho Department of Commerce offices throughout Idaho, as well as on the IHFA and IDC websites as a downloadable .pdf file. In addition to the published notice, local and regional stakeholders were notified of the comment period during meetings and events scheduled during the comment period. IDC emailed the link to the draft publication to local governments and ICDBG-Certified Grant Administrators throughout Idaho.

## Objectives & Resources 91.320 (c)

1. Provide a summary of the annual goals (objectives) the State expects to achieve in the coming program year.
2. Provide a concise summary of all funds that are expected to be made available from federal, private, and non-federal public sources to leverage program funds. Also, include how those funds will help meet the matching requirements of the various HUD programs.

### *Increase access to decent affordable housing*

In general, this goal relates to activities designed to sustain and increase homeownership and affordable rental housing. Activities will also support equal access to a continuum of housing services.

### *Preserve and enhance suitable living environments*

In general, this goal relates to activities designed to benefit communities, families, or individuals by addressing

issues in their living environment. Projects will include public infrastructure such as water and wastewater system, as well as fire stations and senior and community centers. IHFA will continue to work with local and regional stakeholders to assess affordable/workforce housing needs and barriers, and to develop effective strategies to create a balanced mix of housing that complements local infrastructure, transportation, employment, and land-use.

### ***Expand economic opportunities***

In general, this goal relates to activities designed to expand economic opportunities by creating/retaining jobs or help revitalize downtown areas of local communities.

### ***Increase community investment and involvement***

In general, this goal relates to activities that are undertaken by program staff to promote effective partnerships between communities and other agencies to address local issues and to support efforts to increase local capacity planning, administration and implementation. These projects will be funded utilizing technical assistance and State funds.

## **Community Development Block Grant (CDBG) Resources**

The Community Development Block Grant Program does not require match except for administration at the State level, but the Idaho Community Development Block Grant Program (ICDBG) does award points to projects based upon the level of match they provide to complete the project. The local, State, and federal match categories leverage the ICDBG funds by completing the funding package necessary to construct public infrastructure projects. The private match leverage is from businesses rehabilitating, expanding, or building new facilities as a result of the ICDBG infrastructure improvements.

In addition to the projected \$8.5 million the State expects to receive in CDBG funding, the following is a table of the projected resources from other Federal, non-Federal (state and local), and private sources to be made available to CDBG funded projects and the associated strategies they will address in accordance with the State's strategic plan.

Match source	Match description	Amount	Strategy addressed
Local	Cash, in-kind, loans, loan secured by bond	\$36,114,289	<ul style="list-style-type: none"> <li>Improve safety and livability of communities.</li> <li>Increase access to quality facilities and services.</li> <li>Improve affordability and sustainability of quality facilities and services.</li> <li>Create and retain jobs primarily for low-and moderate-income persons.</li> <li>Revitalize downtowns.</li> </ul>
State	Grants from Idaho Water Resources, Department of Environmental Quality, Department of Transportation, Idaho's Rural Initiative, and IDC staff time	\$6,069,475	<ul style="list-style-type: none"> <li>Improve safety and livability of communities.</li> <li>Increase access to quality facilities and services.</li> <li>Improve affordability and sustainability of quality facilities and services.</li> <li>Create and retain jobs primarily for low-and-moderate-income persons.</li> <li>Promote effective partnerships.</li> <li>Support efforts to increase local capacity in planning, administration, and implementation.</li> <li>Revitalize downtowns.</li> </ul>
Federal	Grants from USDA-RD, Economic Development Agency, Environmental Protection Agency, Army Corps., Department of Transportation	\$9,359,367	<ul style="list-style-type: none"> <li>Improve safety and livability of communities.</li> <li>Increase access to quality facilities and services.</li> <li>Improve affordability and sustainability of quality facilities and services.</li> <li>Create and retain jobs primarily for low-and-moderate-income persons.</li> <li>Promote effective partnerships.</li> <li>Support efforts to increase local capacity in planning, administration, and implementation.</li> <li>Revitalize downtowns.</li> </ul>
Private	Business construction and rehabilitation	\$1,328,867	<ul style="list-style-type: none"> <li>Create and retain jobs primarily for low-and moderate-income persons.</li> <li>Improve safety and livability of communities.</li> <li>Revitalize downtowns.</li> </ul>
TOTAL		\$52,871,998	

## HOME Investment Partnerships Program Resources

HOME is the largest Federal block grant to state and local governments designed exclusively to create and maintain decent, affordable housing, for low-income households. IHFA estimates it will administer approximately \$5.9 HOME funds and approximately \$500,000 in program income during the 2010 Program Year.

HOME requires all participating jurisdictions to match .25 cents of every dollar disbursed with non-Federal sources. HOME also requires its investment be leveraged with other Federal and/or private and non-Federal sources. The following is a table of the projected resources from Federal, non-Federal (State and local), and private sources to be made available during the 2010 Program Year to leverage HOME-assisted projects and the associated strategies they will address in accordance with the State of Idaho's Five-Year Strategic Plan.

2010 Estimated Leverage			
Source	Leverage description	Amount	Strategy addressed
Local	Local Government	\$130,000	Sustain and increase affordable homeownership. Sustain and increase affordable rental housing. Support equal access to a continuum of housing services. Improve safety and livability of communities. Promote effective partnerships. Support efforts to increase local capacity
State	State of Idaho Health and Welfare Weatherization	\$20,000	Sustain and increase affordable homeownership. Sustain and increase affordable rental housing. Improve safety and livability of communities.
Federal	United States Dept. of Agriculture Rural Development Federal Home Loan Bank Internal Revenue Service Section 42 Tax Credit HUD's Community Development Block Grant (CDBG) HUD's Supportive Housing Program (SHP) HUD's Self Help Opportunities Program	\$2,500,000 \$250,000 \$2,000,000 \$100,000 \$330,000 \$600,000	Sustain and increase affordable homeownership. Sustain and increase affordable rental housing. Support equal access to a continuum of housing services. Improve safety and livability of communities. Promote effective partnerships. Support efforts to increase local capacity
Private	Deferred Developer Fee Donations Conventional Financing Foundations, Grants Idaho Housing and Finance Association Private Financing Sweat Equity Foregone Fees (architecture, other) Non-For Profit Financing Mortgage Revenue Bonds Idaho Community Reinvestment Corp. (ICRC)	\$1,000,000 \$400,000 \$5,000,000 \$75,000 \$50,000 \$25,000 \$5,000 \$370,000 \$200,000 \$180,000	Sustain and increase affordable homeownership. Sustain and increase affordable rental housing. Support equal access to a continuum of housing services. Improve safety and livability of communities. Promote effective partnerships. Support efforts to increase local capacity
TOTAL		\$15,485,000	

2010 Program Year Estimated Match	
Mortgage Revenue Bond, Home Start Grants	\$180,591
Foundations/Grants, Private Donations, Local Govt., Private Financing, Non-For-Profit Financing, Foregone Fees, Taxes, Charges, Below Market Interest Rate Financing	\$719,375
Sweat Equity	\$220,000
Total	\$1,119,966

## Emergency Shelter Grant Resources

The Emergency Shelter Grants (ESG) program is a formula-funded program that uses the Community Development Block Grant (CDBG) formula as the basis for allocating funds to eligible jurisdictions, including States, territories, and qualified metropolitan cities and urban counties. During the 2010 Program Year, IHFA will receive approximately \$583,677 in ESG funding.

The following is a table of the projected resources from Federal, non-Federal (State and local), and private sources to be made available to ESG funded projects and the associated strategies they will address in accordance with the State's Five-Year Strategic Plan. These projections would offer a total of \$1,426,847 in various financial resources to match the ESG 2009 grant. This amount is greater than the \$429,252.00 match requirement. By law, the first \$100,000 of ESG assistance provided to the State of Idaho does *not* require match, however any additional funding requires a one-to-one match.

Estimated 2010 Program Year Resources			
Match Source	Match Description	Amount	Strategy Addressed
Local	Local Government Local Businesses	\$165,000	<p>To help coordinate efforts by different organizations within geographic areas in order to fill gaps in facilities and services identified in each Regional Continuum of Care Plan</p> <p>To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless</p> <p>To fund projects which address severe shortages in services to the homeless with clearly defined methods to measure the outcomes of these services</p> <p>To support projects which use funds to expand or make improvements to existing facilities for the homeless, support projects that best assist persons in moving through the Continuum of Care toward independent living</p> <p>To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals</p> <p>To support projects that can be completed in a timely manner, with measurable outcomes, within budget, and in conformance with all applicable federal and State requirements</p>
State	Idaho Council on Domestic Violence & Victim Assistance Idaho Dept. of Education LBOCC	\$132,000	<p>To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless</p> <p>To fund projects which address severe shortages in services to the homeless with clearly defined methods to measure the outcomes of these services</p> <p>To support projects which use funds to expand or make improvements to existing facilities for the homeless</p>

	MCC		<p>To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals</p> <p>To support projects that can be completed in a timely manner, with measurable outcomes, within budget, and in conformance with all applicable federal and State requirements.</p>
Federal	<p>Community Development Block Grant Program</p> <p>Community Service Block Grant</p> <p>Federal Emergency Management Agency</p> <p>EFSP</p>	\$376,000	<p>To help coordinate efforts by different organizations within geographic areas in order to fill gaps in facilities and services identified in each Regional Continuum of Care Plan</p> <p>To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless</p> <p>To fund projects which address severe shortages in services to the homeless with clearly defined methods to measure the outcomes of these services</p> <p>To support projects which use funds to expand or make improvements to existing facilities for the homeless</p> <p>To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals.</p>
Private	<p>United Way</p> <p>Private Donations</p> <p>Runaway Youth Foundation</p> <p>Glanbia Foods</p> <p>Post Register</p> <p>Alltel Volunteer Hour</p>	\$754,000	<p>To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless</p> <p>To support projects that best assist persons in moving through the Continuum of Care toward independent living.</p> <p>To support projects which will carry out Homelessness Prevention activities,</p> <p>To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals.</p>
TOTAL		1,427,000	

Other resources, both Federal and non-Federal, that are expected to be available during the 2010 program year in order to meet a variety of housing and supportive service needs identified in the State of Idaho's Five-Year Strategic Plan include the following:

### **Housing Opportunities for Persons with AIDS (HOPWA)**

HUD makes available HOPWA funds nationally both on a formula and competitive basis. HOPWA distributes program funds using a statutory formula that relies on AIDS statistics. The State of Idaho does not receive a formula allocation of HOPWA funds. IHFA competes nationally on behalf of the State of Idaho for a HOPWA allocation. HOPWA funding provides both housing and supportive services to persons diagnosed with HIV/AIDS.

IHFA worked closely with the State of Idaho's STD/AIDS program and other advocates to coordinate efforts during the early stages of this grant. There are currently three other sources of State funding, in addition to HOPWA, for HIV/AIDS related services. Funds are available through the Idaho Department of Health and Human Services, STD/AIDS Program include Ryan White Title II and Title III. There is also funding available through the Center for Disease Control (CDC). Because the total amount of funding available from the different sources is not enough to adequately address the need, IHFA regularly works with the other organizations to avoid duplicative of services.

During the 2010 program year, IHFA anticipates expending approximately \$428,000.00 in HOPWA funding which is estimated to provide housing and supportive services for 84 persons diagnosed with HIV/AIDS.

### **The Shelter Plus Care Program (S+C)**

The Shelter Plus Care Program provides rental assistance and supportive services to homeless persons who also have been diagnosed with a mental illness, substance abuse issues, or dual diagnoses. The program started in 1996 with nine units in Idaho Falls, and added nine units in the Pocatello area and ten units in the Coeur

d'Alene region in 1997. As of 2009, there are 74. IHFA does not anticipate any additional units in 2010.

Funding was secured in the 2000 Continuum of Care application to extend the program into areas around Twin Falls (Region IV), Lewiston (Region II), and Nampa/Caldwell (Region III). In addition, IHFA's Shelter Plus Care renewal project in Idaho Falls, Region VI, was funded. All projects have been funded on a renewal basis as needed. Additionally, a new Statewide S+C program was applied for and awarded under the 2002 Continuum.

Within the 2009 Continuum of Care Homeless Assistance Application, IHFA has applied for four (4) Shelter Plus Care Renewal Applications. If successful, this application will bring \$532,944 of Shelter Plus Care funds to Idaho for 74 units of continued housing.

## **The Supportive Housing Program**

The Supportive Housing Program is authorized by Title IV, Subtitle C, of the McKinney-Vento Homeless Assistance Act of 1987, as amended. It is designed to promote the development of supportive housing and supportive services to assist homeless persons in transition from homelessness and to enable them to live as independently as possible. Eligible applicants are States, units of local government, other governmental entities such as Public Housing Authorities, and private nonprofits. As part of the State of Idaho's Continuum of Care strategy, IHFA submits a competitive application annually to the U.S. Department of Housing and Urban Development.

During the 2010 program year, IHFA is estimated to distribute approximately \$1,950,821 of Supportive Housing Program funds for operational and service related activities for transitional housing. In addition, IHFA will contribute approximately \$413,000 of private funding to match the federal portion of each of those HUD-funded programs. Based on information currently available, IHFA anticipates serving approximately 400 people in HUD-funded transitional housing. Of that, approximately 100 units are projected to be single, unaccompanied individuals, and 100 will be adults in families and 200 will be children in families.

## **Accessibility Improvements Program**

IHFA administers a grant program that allows low-income persons with disabilities to modify their homes for accessibility purposes. The Accessibility Improvements Program (AIP) is intended to help persons unable to afford the financing for accessibility modifications on their own. An applicant must first exhaust all other possibilities of funding sources for their modification, as AIP funds are considered a source of last resort. Low-income, disabled Idahoans submit the application to one of three designated Independent Living Centers in Idaho for a grant amount up to \$5,000. The grant funds can be used for modifications to a rental unit as well.

Funding for this program is provided through settlement agreements reached between the U.S. Department of Housing and Urban Development and respondents to complaints regarding possible violation of the Fair Housing Act provisions with respect to standards for housing accessibility.

To date, the program has expended approximately \$717,367 and has assisted 177 households. IHFA is unable to predict how much money will be available for this program during the 2010 program year. Currently, all funding is expended.

## **Tax Exempt Mortgage Revenue Bonds**

For nearly 30 years, IHFA has helped over 58,000 Idahoans achieve the goal of home ownership by providing affordable home mortgage loans to low and moderate-income families through its Single-family Mortgage Loan Program. The program operates with the full participation and cooperation of over 44 banks and mortgage companies and 250 mortgage brokers. The lenders qualify eligible homebuyers, underwrite and close the loans, then sell them to IHFA. Mortgage Brokers process the loan and then submit it to IHFA for underwriting, closing, and funding.

Proceeds from the sale of tax-exempt mortgage revenue bonds are utilized to purchase/fund the mortgages. The bonds tax exempt status of the bonds allow the Single Family Mortgage Loan Program to offer interest rates that average 3/4 to 1 percentage point below market rates. Currently, IHFA operates a homeownership lending center in Boise offering homebuyer education, reverse mortgage counseling, mortgage, and foreclosure counseling services for all of Idaho. IHFA's loan portfolio is over 15,000 loans.

## **Finally Home! ®**

Finally Home! ® is a comprehensive homebuyer education program that was designed by Idaho Housing and Finance Association and other organizations in Idaho. This program is sponsored in part by a Housing Counseling grant from the U.S. Department of Housing and Urban Development. The grant supports one-on-one housing counseling through IHFA, as well as partial support for the Idaho Partners for Home Buyer Education, Inc. homebuyer education classes throughout the State. The grant encompasses housing counseling through group counseling (classes), and one-on-one counseling in the areas of: pre-occupancy, mortgage default, reverse mortgage, rental delinquency issues, and homeless prevention.

IPHBE, Inc. has textbooks in Spanish, a set of DVDs covering the homebuyer education course in Spanish, and a web-based, on-line course in Spanish. The DVDs are available by contacting one of the eight Regional Training Partners.

For the 2010 calendar year, IPHBE, Inc. estimates 2,000 persons will be served through homebuyer education, expending approximately \$80,000. In the area of one-on-one counseling, IHFA and IPHBE, Inc. are estimating approximately 2,500 households will be served for over 3,000 hours in the areas of pre-occupancy, default, reverse mortgage (HECM), rental delinquency and homeless prevention counseling.

For the 2010 calendar year, IHFA estimates it will expend approximately \$95,000 for services provided in the Finally Home! ® Program. In the area of one-on-one counseling, IHFA anticipates expending \$132,510 to serve 2,810 persons for 4,032 hours in the areas of post-purchase, pre-occupancy, rental delinquency, reverse mortgages (HECM) counseling and homeless prevention counseling.

## **Method of Distribution**

*Describe each program's method of distributing funds to local governments and non-profit agencies to carry out activities to meet the State's goals and strategies, the reasons for the allocation priorities, how the proposed distribution of funds will address propriety needs and specific objectives described in the consolidated plan, and any obstacles to addressing underserved needs.*

## **Community Development Block Grant**

IDC distributes CDBG funds on a competitive statewide basis where applications are ranked against each other for funding. The ICDBG Application A handbook that details the application review procedures is available online at [www.community.idaho.gov](http://www.community.idaho.gov). IDC does set-aside the CDBG funds as follows:

- Two percent (2%) plus \$100,000 of the total allocation is reserved for the department's administrative costs;
- One percent (1%) of the total is reserved for technical assistance;
- Five percent (5%) or \$300,000, whichever is less, of the total allocation is set aside for imminent threat grants with a maximum grant amount of \$100,000. Applications are received quarterly.

- Six percent (6%) or \$600,000, whichever is less, of the total allocation is set aside for senior citizen center and community center grants with a maximum grant amount of \$150,000; Applications are received annually.
- Fifty percent (50%) of the remaining allocation, plus 50% of the program income, recaptured funds, and carryover funds from previous program year is reserved for public facility and housing grants. Maximum grant amount available is \$500,000. Applications are received annually.
- Fifty percent (50%) of the remaining allocation, plus 50% of program income, recaptured funds, and carryover funds from the previous year is reserved for economic development grant for both job creation and downtown revitalization projects. Maximum grant amount available is \$500,000. Job creation applications are received quarterly and downtown revitalization applications are received annually.

Idaho State CDBG program rules allow for flexibility between these funding set-asides based upon public need in the various categories(i.e. if the State receives fewer requests for public facilities, and a larger than normal number of senior center funding requests, we may choose to increase the senior center funding above the projected set-aside).

Idaho State's goals and strategies have been identified through a combination of stakeholder and public input, past application submittals and other knowledge of social, environmental, and economic trends as identified in the Consolidated Plan. Based on these factors, the ICDBG non- housing community development goals and strategies are as follows:

### **Goal: Preserve and Enhance Suitable Living Environments**

Strategy: Improve safety and livability of communities:

Activities under this strategy will include a variety of projects such as: Bringing public facilities systems (infrastructure, community facilities, public utilities) into compliance with environmental laws, federal standards, Idaho Standards for Public Works Construction, or best management practices.

Strategy: Increase access to quality facilities and services:

Activities under this strategy will include a variety of projects such as installing new public facility (infrastructure, community facilities, and public utilities) system or extending a system to a new service area. This includes infrastructure to support affordable housing.

Strategy: Improve affordability and sustainability of quality facilities and services:

Activities under this strategy will include rehabilitation, replacement, or remodeling of a public facility (infrastructure, community facilities, public utilities, and housing ) system.

### **Goal: Expand Economic Opportunities**

Strategy: Create and retain jobs primarily for low- and moderate-income persons:

Activities under this strategy will include installation, upgrade, construction, and acquisition of public facilities (public infrastructure, community facilities, and public utilities.) to assist in the public cost to facilitate expansion of an existing business or location of a new business.

Strategy: Revitalize downtown s

Activities under this strategy will include the prevention/elimination of slum and blight conditions in downtowns through improvements to public facilities (public infrastructure, community facilities, public utilities) acquisition of property, façade improvements, demolition of dilapidated properties. This can include mitigation of negative downtown impediments and bring infrastructure into Idaho Standards for Public Works Construction.



## **Goal: Increase Community Investment and Involvement**

Strategy: Promote effective partnerships

Activities under this strategy will include: Meeting with state and federal agencies that provide funding for community projects to help understand potential projects and facilitate the efficient use of ICDBG funds. Meet with funding partners and regulatory agencies to review merits of ICDBG applications.

Strategy: Support efforts to increase local capacity in planning, administration, and implementation

Activities under this strategy will include continuing support of the Northwest Community Development Institute, holding grant administration certification workshops, holding grant application workshops and providing one-on-one and on-site technical assistance for project development.

Method of Distribution	Strategy Addressed
2% plus \$100,000 for IDC's administration	
1% reserve for Technical Assistance	-Promote effective partnerships. -Support efforts to increase local capacity in planning, administration, and implementation.
5% or \$300,000 set-aside for imminent threat grants	-Improve safety and livability of communities
6% or \$600,000 set-aside for senior citizen and community center grants	-Increase access to quality facilities and services. -Improve affordability and sustainability of quality facilities and services
50% set-aside for public facilities and housing grants	-Improve safety and livability of communities -Increase access to quality facilities and services -Improve affordability and sustainability
50% set-aside for economic development grants	-Create and retain jobs primarily for low-and-moderate-income persons -Revitalize downtowns

Although these grants have a specified set-aside, Idaho State CDBG rules allow IDC the flexibility to adjust these amounts according to State needs. IDC does not establish specific numerical goals as community needs vary from program year to program year. (Note: The complete rules for the program and application materials can be obtained from our website at [www.commerce.idaho.gov](http://www.commerce.idaho.gov) or by calling 208-334-2470.)

## **Home Investment Partnerships Program (HOME)**

IHFA is the Participating Jurisdiction for the State of Idaho's HOME Investment Partnership Program. Idaho's HOME program is administered according to the HOME Investment Partnerships Program Final Rule, HUD regulations, and IHFA's HOME Administrative Plan. IHFA awards HOME funds through a competitive application scoring process for non-entitlement areas of Idaho. Because it uses a competitive scoring process, IHFA cannot allocate funds according to geographic region. Individual communities choose their housing needs. However, during the scoring process additional points are given for priority needs such as seniors, elderly, mentally/physically disabled, and other special needs populations. Points are given when a sponsor provides a supportive services plan for a priority population. However, the provider must have documented experience.

## **Eligible activities:**

## Rental Housing

- New Construction
- Acquisition and/or Rehabilitation

## Single-Family

- Down-payment/closing cost Assistance
- Homebuyer Properties(sponsored by Non-profits)

All HOME applications must first meet a minimum threshold scoring. The scoring includes points for priority needs projects such as senior/elderly, designated units for very-low income, handicap accessibility, other special needs, etc. If the application meets the minimum threshold, the proposed project is then evaluated for long-term feasibility and viability. The Resource Committee then reviews and approves or denies all HOME project applications.

Each year, the HOME Administrative Plan is reviewed and updated as needed. All major amendments are presented for public comment as set forth in the Citizen Participation Plan before are subject to approval by the IHFA Board of Commissioners.

Activity	Estimated % of HOME Entitlement allocated	Strategy addressed
New Construction of affordable Rental Housing	26%	<ul style="list-style-type: none"> <li>• Sustain and increase affordable rental housing.</li> <li>• Support equal access to a continuum of housing services.</li> <li>• Improve safety and livability of communities.</li> <li>• Promote effective partnerships.</li> <li>• Support efforts to increase local capacity</li> </ul>
Acquisition and/or Rehabilitation of Affordable Multifamily Rental Housing	4%	<ul style="list-style-type: none"> <li>• Sustain and increase affordable rental housing.</li> <li>• Support equal access to a continuum of housing services.</li> <li>• Improve safety and livability of communities.</li> <li>• Promote effective partnerships.</li> <li>• Support efforts to increase local capacity</li> </ul>
Down payment/Closing Cost Assistance to low-income homebuyers	35%	<ul style="list-style-type: none"> <li>• Sustain and increase affordable homeownership.</li> </ul>
Special Needs/Transitional Housing	Included in New construction, acquisition and/or rehabilitation of Affordable Rental Housing(8 units)	<ul style="list-style-type: none"> <li>• Sustain and increase affordable rental housing.</li> <li>• Support equal access to a continuum of housing services.</li> </ul>
Mutual Self-Help Homeownership Housing Development (USDA-RD, SHOP)	5%	<ul style="list-style-type: none"> <li>• Sustain and increase affordable homeownership.</li> <li>• Promote effective partnerships.</li> <li>• Support efforts to increase local capacity</li> </ul>
Set-aside for eligible HOME that are owned and/or developed by CHDOs	15%	<ul style="list-style-type: none"> <li>• Sustain and increase affordable rental housing.</li> <li>• Sustain and increase affordable homeownership.</li> </ul>
CHDO Operating Assistance	5%	<ul style="list-style-type: none"> <li>• Promote effective partnerships</li> <li>• Support efforts to increase local capacity</li> </ul>
Administration	10%	

The table below identifies HOME's Five-Year goals and 2010 goals for affordable housing units. HUD's CHAS data for "Idaho's Housing Needs Priorities by Income Level (for renters and owners)".

Housing Needs (Households)			Priority Level	Unmet Need	Five year Goal	2010 Goals
Renter	Elderly	0-30%	High	4,129	110	22
		31-50%	High	3,886	16	3
		51-80%	Low	2,891	0	0
	Large Related	0-30%	High	1,630	24	5
		31-50%	High	2,614	12	2
		51-80%	Low	3,350	8	2
	Small Related	0-30% AMI	High	7711	235	47
		31-50%	High	8,490	45	9
		51-80%	Low	11,608	0	0
	All Others	0-30%	High	8,085	147	30
		31-50%	High	6,180	64	13
		51-80%	Med	7,397	5	1
	Total					134
Owner		0-30%	Low	18,327	518	0
		50-80%	Low	77,211	3376	75
		51-80%	Low			425
Total				259,781	4560	634

## Emergency Shelter Grant (ESG)

ESG funds are distributed on a competitive basis to eligible applicants. IHFA estimates it will receive \$583,500.00 in Emergency Shelter Grant funds for the 2010 Program Year. Eligible applicants are units of general local government or private non-profit organizations.

Eligible activities under the ESG program regulations are:

- Rehabilitation/renovation/conversion of emergency shelters
- Essential services provided in conjunction with emergency shelters
- Operations and/or maintenance of emergency shelters
- Homelessness prevention

Operations and Maintenance of Emergency Shelters will be the first priority. IHFA will set aside 10-15% of the available ESG funds for homelessness prevention activities and will limit Essential Services to 26% of the statewide allocation.

Homelessness prevention funds will be accessible to qualified service providers, but will be distributed statewide by award to qualified applicants that have demonstrated the capacity to serve their region of Idaho with these funds. The application deadline is normally early May. (PLEASE NOTE: The level of Federal funds

is based on the calendar 2009 allocation. Current projections for Idaho were not available at the time of this writing. Final amounts are determined by HUD and if sufficiently different, may result in a program amendment.)

ESG provides homeless persons with access to safe and sanitary shelter as well as to supportive services and mainstream assistance needed to move them toward transitional or permanent housing options. The State of Idaho's progress toward meeting its ESG goals, using both Federal and non-Federal projected resources during the 2010 Program Year will be measured using the following goals and strategies with the outcomes reported in the 2009 Consolidated Annual Progress and Evaluation Report (CAPER).

**Goal - Encourage and Support Projects which fulfill a need identified in the Five-Year Strategic Plan for Housing & Community Development, and the Continuum of Care Homeless Assistance Plan.**

Strategy-IHFA will continue to work with agencies whose goals fit within the Five-Year Plan and Continuum of Care. All agencies that receive funding are required to participate in the Continuum of Care and work with the other agencies in the Continuum.

**Goal - Help Coordinate Efforts by different organizations within geographic areas in order to fill gaps in facilities and services identified in each Regional Continuum of Care Plan.**

Strategy- This is a requirement of the Statewide Continuum of Care is participation at Regional Homeless Coordination Committee meetings. IHFA works with agencies around the State to coordinate and promote the regional meetings. Attendance at the meetings will be a factor in the rating of their Continuum application. IHFA is the lead agency of the Statewide Idaho Homeless Coordination Committee. IHFA encourages representatives from each region to participate on and contribute to this council.

**Goal - Support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless.**

Strategy- IHFA encourages agencies to leverage their funding by tapping into other federal, local, private, and public sources. IHFA works with the agencies to best use available funds, from all funding sources. All agencies that receive funding from IHFA are required to match grant funding with other sources of money. This encourages projects to use these outside funding sources to support their programs.

**Goal - Fund Projects which address severe shortages in services to the homeless with clearly defined methods to measure the outcomes of these services.**

Strategy- During the initial grant application process, each project is required to State the specific needs they will address in their area. IHFA works with the regions to help them coordinate and communicate the issues that their area is facing. Through this process, agencies work together and can address the specific needs, issues, and trends they are seeing.

**Goal - Support Projects which use funds to expand or make improvements to existing facilities for the homeless.**

Strategy- IHFA works with each project to ensure that their facilities are suitable and meet HQS standards. Improvements of facilities are constantly implemented with the help of IHFA and/or other funding sources. Expansion of facilities is encouraged to help meet the demand and needs of the homeless population. IHFA works will all projects to make sure that they are receiving the support needed to improve or expand and support the facility.

**Goal -Support Projects that best assist persons in moving through the Continuum of Care toward independent living.**

Strategy- IHFA encourages all projects to work with other agencies in their region, to assist people through the Continuum of Care. Projects work together to make sure that homeless persons are receiving the assistance they need to transition towards independent living. Each region of the State has a complete continuum where individuals can receive a variety of services.

**Goal - Support Projects that carry out homelessness prevention activities.**

Strategy- Each region of the State has at least one agency that provides the homelessness prevention activities. The regions work together to determine who will provide the activities in their area. IHFA works with the regions to make sure each region is working together to make sure the funds are spent appropriately.

**Goal - Support Projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals.**

Strategy- Providers who receive funding through IHFA provide a variety of services to homeless individuals. Each agency is required to provide information about the support and ancillary services that they provide to the community. This allows IHFA to understand what services are offered in each jurisdiction and which projects are offering the services.

**Goal - Support Projects that can be completed in a timely manner with measurable outcomes, within budget, and conform to applicable federal and state requirements.**

Strategy- IHFA requires all projects to sign a contract to ensure that they will complete their project in a timely manner, monitor their budget, follow project outcomes, and apply with all laws. IHFA will work with all project sponsors to answer questions and assist them with any issues that may arise throughout the year. IHFA assists project sponsors by communicating policy changes, new regulations, budget changes, as well as submitting timely expenditures.

## **Housing Opportunities for Persons with AIDS**

IHFA receives funding for HOPWA through a competitive application, not a formula allocation. The competitive awards for HOPWA require an Annual Progress Report (APR) be submitted to our local field office representatives and the Office of HIV/AIDS Housing for review. IHFA then allocates HOPWA service funding to eligible service providers throughout the state. Vouchers are allocated on a first come, first served basis to eligible clients. IHFA enters into contracts annually with several qualified sponsors to deliver the supportive services and distribute short-term rental, utility, or mortgage assistance funding. Each of the contracted service providers specializes in either providing housing-related services or supportive services. These service providers play a key role in their respective regions (see attached map) with regard to providing services to persons with HIV/AIDS. In many cases, they are the only HIV/AIDS service providers in the region. Additionally, the currently contracted service providers are the only agencies recognized by the Idaho Department of Health and Welfare STD/AIDS Program, as qualified service providers based on past performance.

Although there is no contract or agreement between IHFA and the Idaho Department of Health and Welfare, project sponsors use HOPWA funds in conjunction with Ryan White Title A, Title BI, and Title C, state funding for HIV/AIDS prevention counseling and medical treatment to ensure adequate mainstream resources are supporting efforts for persons with HIV/AIDS and their families.

## **Section 8 Rental Assistance**

IHFA is under contract with HUD to administer the federal rental assistance programs in Idaho that help low-income families, and elderly or disabled individuals to obtain decent, affordable rental housing.

To be eligible for rental assistance, tenants must qualify under HUD income limits and other eligibility criteria. Tenant incomes allowances and family compositions are all verified and recertified annually by IHFA staff. Tenants under these programs pay 30 percent of their adjusted gross monthly income for rent and utilities. Or, if they can afford it, a family may choose a unit where their portion of rent and utilities may not exceed 40 percent of their monthly-adjusted income. As a tenant's income changes, the tenant's rent share changes proportionately.

The demand for rental assistance far exceeds the funds available. Applicants are usually placed on waiting lists, and must wait from two to 24 months, depending on their current housing status and the area of the State. Persons requiring rental assistance can apply at the IHFA Branch Office that serves their region. Offices are

located in Coeur d'Alene, Lewiston, Twin Falls, and Idaho Falls.

## **Family Self-Sufficiency**

Families who participate in the Federal Section 8 Housing Choice Voucher program are eligible to be part of IHFA's Family Self-Sufficiency (FSS) Program. FSS is a voluntary program that helps families become economically independent. Through the program, households learn to set goals that always include employment and often include home ownership.

FSS Program participants agree, via a five-year contract, to establish and attain specific goals. The program's goals include assisting families to become free of all forms of State and federal welfare through employment. FSS Specialists in each branch office meet with household members to establish goals that might include: employment, job training, education, job search, money management, credit repair, and home ownership. Working as a team, the family, local service providers and the FSS Specialists help families identify and eliminate obstacles to self-sufficiency.

Participants may receive an interest-bearing escrow (savings) account that accrues as their household's portion of the rent increases because of an increase in earned-income. The tax-free account is given to the family when they complete their FSS Contract of Participation and are free of welfare for 12 consecutive months.

## **Homeless Management Information System (HMIS)**

IHFA collected demographic information on individuals and families experiencing homelessness seeking housing and social services prior to 1997. Collection methods have evolved from a paper system, to a PC based system and currently to a vendor product. ServicePoint, a web-based application designed for human services providers, coalitions, and communities, manages real-time client and resource data. IHFA purchased the system in 2001 with the intention that it serve as the Homeless Management Information System (HMIS) for IHFA on behalf of the State of Idaho. Implementation and data entry was initiated in 2002.

As the vendor made improvements to the system, IHFA has maintained efforts to keep current with system upgrades. One of the improvements has been the ability to create custom assessment and reports. Customizing the system has allowed IHFA to develop personalized data fields for service providers. In some instances, the data collection system has become more versatile to the service providers as use of data collection complements other efforts to document outcomes. In addition to providing technical assistance in collecting data specific to HUD grants, IHFA has assisted service providers in coordinating the collection of information for other grants and reporting needs.

IHFA uses ServicePoint for recording the data from the annual Point-in-Time (PIT) Count, the Annual Progress Report (APR) for SHP grant recipients, the CoC Application for funding, and the Annual Homeless Assessment Report (AHAR). IHFA is investigating the use of the product to collect Program Year information needed for a variety of reports and outcome measurements. Financial support for the administration of ServicePoint is projected in part, to be provided by an annual HUD Supportive Housing Program grant in the amount of \$72,502.

## **Housing Information and Resource Center/Idaho's Housing Hotline**

During the 2010 program year, IHFA will continue to support and staff its Housing Hotline, which currently averages 300 calls per month. The Idaho Housing Hotline is part of the Housing Information and Resource Center (HIRC), a free, non-governmental service for housing consumers, providers, and advocates. Since 1998, this service has helped locate appropriate services and resources for homeless support services, rental assistance, first-time buyer options, low-cost apartments, multifamily development financing, and other housing-related resources. HIRC staff also participates in statewide planning efforts for the Idaho Community Review Team, and provides shared leadership in the Idaho Fair Housing Forum and its many education and

outreach efforts, including the Idaho Fair Housing Calendar, and [www.fairhousingforum.org](http://www.fairhousingforum.org) a web-based clearinghouse of information for all stakeholders impacted by the Fair Housing Act.

## **Housingidaho.com**

IHFA supports a toll-free housing hotline that serves as a clearinghouse for questions involving housing in Idaho. One caveat about indicators from the Housing Hotline is that callers are self-selecting and do not represent a statistical or random sample of the state's population. However, hotline calls mirror trends identified by case managers and housing stakeholders participating in IHFA's regional housing roundtable meetings and other forums. Based on call volume during 2009, the most commonly requested item was rental assistance, or for sliding-scale/subsidized rental alternatives. The large majority of callers fall into the categories of very-low to low-income; they typically represent the elderly and/or disabled, and households struggling with underemployment/unemployment, and/or divorce or abandonment.

2009 also saw a dramatic increase in the number of homeless persons seeking emergency assistance throughout the state, although the concentration of homeless would appear to be greatest in SW Idaho within Ada and Canyon Counties. This is also the main destination for refugee resettlement in Idaho; the limited resources available for resettlement, coupled with the bleak employment prospects in the region have led to many refugees joining the ranks of homeless or at-risk of homelessness. Most homeless report having spent several weeks or months in a series of temporary stays with friends or family following a layoff or other major financial hardship.

As indicated by available rental listings at [www.housingidaho.com](http://www.housingidaho.com), virtually all sliding-scale and/or subsidized rental units (affordable to households at or below 30% of AMI) in Idaho's most populous communities now maintain waiting lists. This indicator is consistent with the message from housing providers and case managers across the state. Those vacancies that still exist have rents that are unattainable for the majority of constituents calling the hotline, or for household income relying on minimum wage employment or a fixed income such as Social Security or Disability benefits.

Anecdotally, most providers offering emergency assistance have insufficient resources to keep up with growing demand. A general assessment of need (from the sources noted above) would conclude high demand for the following resources:

- Emergency rental assistance (from one to three months) to prevent homelessness.
- Resources to assist renters with move-in costs and initial rent (those who have lost their housing).
- Help for renters with poor credit due to loss of income/current economic downturn (providers are reluctant to offer any flexibility in this area for fear of fair housing complaints).
- Additional rental housing units affordable to households at or below 30% of AMI.
- Additional shelter and transitional housing options that meet the needs of various populations in transition or uprooted from their historic situation.
- 'One-stop' service centers in each region or major population center. These could be similar to the center recently established in Coeur d'Alene by the Saint Vincent de Paul, where clients can access social and human service providers, and can apply for housing, employment, educational, health care, utility, and other resources in one setting.

## **Outcome Measures 91.320(e)**

*Describe the State's outcome measures for activities included in this action plan. Activities to be completed under each strategy (outcome) as well as a description of how those activities will be funded under the State's method of distribution were included in the previous section (Activities 91.320 d). Below is a description of the*

*State's goals and strategies and the outcome measures the State will use to assess the effectiveness of funded activities.*

## **CDBG Program**

Activities to be completed under each strategy (outcome) as well as a description of how those activities will be funded under the State's method of distribution were included in the previous section (Activities 91.320 d). Below is a description of the State's goals and strategies and the outcome measures the State will use to assess the effectiveness of funded activities.

### ***Goal: Preserve and Enhance Suitable Living Environments***

**Strategy:** Improve safety and livability of communities

**Measurement:** Annually the amount of ICDBG funds awarded, the number of systems brought up to compliance with laws, Idaho public work standards or best practices, the number of people benefiting from this strategy including the percentage of low and moderate income person.

**Strategy:** Increase access to quality facilities and services

**Measurement:** Annually the amount of ICDBG funds awarded, the number of new systems developed or new service areas expanded and the number of people benefiting from this strategy including the percentage of low and moderate income persons.

**Strategy:** Improve affordability and sustainability of quality facilities and services

**Measurement:** Annually the amount of ICDBG funds awarded, the number of public facilities rehabilitated, replaced or remodeled and the number of people benefiting from this strategy including the percentage of low and moderate income persons.

### ***Goal: Expand Economic Opportunities***

**Strategy:** Create or retain jobs primarily for low- and- moderate-income persons.

**Measurement:** Annually the amount of ICDBG funds awarded, the number of jobs (full-time equivalent) created or retained and the number of jobs (full-time equivalent) created or retained for low to moderate income persons or number of jobs made available to low to moderate income persons.

**Strategy:** Revitalize downtowns

**Measurement:** Annually the number of substandard infrastructure systems or facilities that were brought into compliance with building and zoning codes, Idaho public works standards, or impediment eliminated, and the number of people benefiting from this strategy.

### ***Goal: Increase Community Investment and Involvement***

**Strategy:** Promote effective partnerships

**Measurement:** Annually number of meetings held with funding partners regarding ICDBG applications.

**Strategy:** Support efforts to increase local capacity in planning, administration, and implementation

**Measurement:** Annually number of annual trainings held, number of attendees and number of cities and counties receiving technical assistance.

The proposed distribution of funds will address the strategies described in the Consolidated Plan as illustrated in the table contained in the previous section (Activities 91.320 d).

## **Home Investment Partnerships Program (HOME)**

### ***Goal: Increased Access to Decent Affordable Housing***



**Strategy:** Sustain and increase affordable homeownership

**Measurement:** Output indicators may include the number of low-to-moderate income households transitioning to homeownership in a given time period.

**Strategy:** Sustain and increase affordable rental housing

**Measurement:** Measurable output to include the number of housing units created, improved and occupied by low-income households.

**Strategy:** Support equal access to a continuum of housing services

**Measurement:** Output indicators may include number of rental and homebuyer units that are accessible and special-needs housing. Housing May include Supportive Services Plan.

***Goal: Preserve and Enhance Suitable Living Environments***

**Strategy:** Improve safety and livability of communities

**Measurement:** Outcomes include the annual number of systems brought up to environmental or safety standards; the number of infill housing units developed or improved; the number of people benefiting from those improvements, including the percentage of low- and moderate-income persons served; the number of people benefiting from those improvements. Also measured will be the amount of money leveraged from other funding sources.

***Goal: Increased Community Investment and Involvement***

**Strategy:** Promote effective partnerships

**Measurement:** Output indicators may include well-documented community participation in project planning, approval, implementation, and oversight; growth and development of appropriate types affordable housing that is needed in the community and; demonstrated use of diverse financial and in-kind resources to ensure long-term project viability.

**Strategy:** Support efforts to increase local capacity in planning, administration, and implementation measurement. Output indicators may include the number of trainings held by a variety of sponsors who may be local, regional, and national, around the state.

**Measurement:** IHFA will further efforts to utilize an outcomes measurement system in order to address and evaluate the State's goals and strategies. As reported by HUD, the Integrated Disbursement and Information System (IDIS)

**Emergency Shelter Grant Program**

Activities to be completed under each strategy (outcome) as well as a description of how those activities will be funded under IHFA's method of distribution were included in the previous section (Activities 91.320 (d)). Below is a description of IHFA's goals, strategies, and outcome measures it will use to assess the effectiveness of funded activities.

**Strategy:** Encourage and support projects which meet the goals of the Five-Year Strategic Plan for Housing & Community Development, and the Continuum of Care Homeless Assistance Plan

**Measurement:** Outcomes include comparing the services that are provided by agencies, as listed on the recipients yearly Annual Progress Report (APR), to the identified needs for each region of the State.

**Strategy:** Help coordinate efforts by different organizations within geographic areas in order to fill gaps in facilities and services identified in each Regional Continuum of Care Plan

**Measurement:** Outcomes include the number of regional meetings that agencies attend on a yearly basis; documented services provided to the homeless in their communities; and an increase in coordination to provide services between agencies.

**Strategy:** Support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless

**Measurement:** Outcomes include documentation of match funding that is recorded on the yearly Annual Progress Report (APR) and entered into IHFA's database; and the comparison of actual and estimated amounts of received funds.

**Strategy:** Fund projects which address severe shortages in services to the homeless with clearly defined methods to measure the outcomes of these services

**Measurement:** Outcomes include documentation of the people served and the services provided yearly on the Annual Progress Report (APR); and comparison of the initial goals established by each agency with their actual outcomes.

**Strategy:** Support projects that use funds to expand or make improvements to existing facilities for the homeless

**Measurement:** Outcomes include documentation of repairs throughout the year; request for budget modifications and funding to meet the demand; and the number of bed nights that are provided to the homeless compared to previous years through the yearly APR and HMIS system.

**Strategy:** Support projects that best assists persons in moving through the Continuum of Care toward independent living

**Measurement:** Outcomes will include the number of individuals who are stabilized and in transitional or permanent housing through the yearly APR and HMIS system.

**Strategy:** Support projects that will carry out Homeless prevention activities

**Measurement:** Outcomes include the review of the homelessness prevention activities; the number of households assisted through draws; the yearly APR and the HMIS system.

**Strategy:** Support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals

**Measurement:** Outcomes include the services that projects list on their application, compared to what is listed on their yearly APR and reported in the HMIS system; and a comprehensive list of the services that are provided in each region.

**Strategy:** Support projects that can be completed in a timely manner, with measurable outcomes, within budget, and in conformance with all applicable federal and State requirements

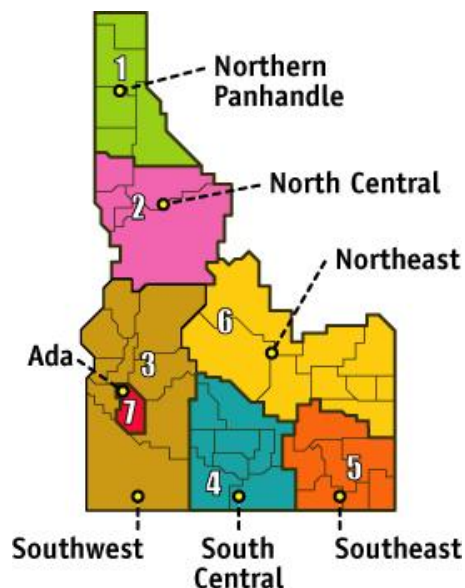
**Measurement:** Outcomes include an annual desk risk analysis that considers the compliance of the project, management of expenditures and contract deadlines. Results are used to determine if monitoring is needed and on-going assistance by IHFA employees is necessary on all listed issues.

## Geographic Distribution 91.320 (f)

*Describe the geographic areas of the State, including areas of minority concentration, where it will award funding during the 2010 program year.*

The State of Idaho is the Participating Jurisdiction (PJ) for the entire State, excluding the following cities:

- Boise (CDBG and HOME PJ status);
- Pocatello (CDBG PJ status)
- Nampa (CDBG PJ status)
- Meridian (CDBG PJ status)
- Coeur d'Alene (CDBG PJ status)
- Lewiston (CDBG PJ status)
- Idaho Falls (CDBG PJ status)



Neither IHFA nor IDC award funds based on geography. Both agencies follow a competitive application process and allocate funds based on demonstrated need, sustainability of project if funded, and the overall strength of individual application.

## **Community Development Block Grant**

CDBG funds are allocated on a competitive basis: annually for public facilities, housing, downtown revitalization, and senior and community center projects; quarterly for economic development job creation projects; and throughout the year for imminent threat projects. The most competitive projects are funded without using any artificial targeting of areas or beneficiaries. Funding per region varies year to year depending on the greatest needs and project sustainability Statewide. Idaho generally spends on average over 75% of the CDBG funds on activities that benefit low-to-moderate income persons.

## **Home Investment Partnerships Program (HOME)**

IHFA accepts HOME project applications based on an open NOFA (Notice of Funding Availability). Projects are approved based on a competitive scoring process. All applications must initially meet minimum threshold requirements before further review by IHFA's Resource Committee takes place. Because projects receive HOME funds based on a competitive score and a NOFA, there may be a disproportionate distribution among geographic regions. Overall however, the percentage of HOME funds invested in Idaho's seven regions range from 9.4% in Region 1 to 35.62% in Region 3, which roughly corresponds to regional population distribution. Without direct geographical allocations, the percentage of HOME funds invested in each of Idaho's seven regions ranges from 7.6% to 17.6%.

## **Emergency Shelter Grants**

ESG funds are awarded to eligible applicants based on a competitive application process. Funds are not awarded by geographic region. Eligible applicants must be units of general local government or private nonprofit organizations.

Eligible activities:

- Rehabilitation/renovation/conversion of emergency shelters
- Essential services provided in conjunction with emergency shelters
- Operations and/or maintenance of emergency shelters
- Homelessness prevention

Operations and maintenance of emergency shelters are the first priority for ESG funding for the 2010 program year. IHFA will set aside 10-15% of available ESG funds for Homelessness Prevention activities. IHFA will limit Essential Services to 26% of the statewide allocation. Homelessness Prevention funds will be awarded on a statewide basis, to qualified applicants who have demonstrated capacity to serve. The application deadline is normally in early May.

## **Affordable Housing Goals 91.320 (g)**

*The State must specify one-year goals for the number of homeless, non-homeless, and special-needs households to be provided affordable housing using funds made available to the state, and one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available to the state.*

### **2010 Goals:**

134 units of HOME-eligible Rental Housing Activities

- 126 units of new construction of affordable rental housing
  - 102 units for senior/elderly
- 8 units of multifamily rental-acquisition and/or acquisition and rehabilitation

#### 500 Single-family Activities

- 476 households- HOME down payment/closing costs assistance program
- 24 single-family homes- Homebuyer Properties activity- New construction/ acquisition/rehabilitation(activity completed by CHDOs)

During the 2010 Program Year HOME will not provide Tenant-Based Rental Assistance.

## Homeless and Other Special Needs Activities

*Describe activities the State plans to undertake during the 2010 program year to address emergency shelter and transitional housing needs of the homeless, to prevent low-income persons and families from becoming homeless, to help homeless persons make the transition into permanent housing and independent living, specific action steps to end chronic homelessness and address the special needs of persons who are not homeless that were identified in the strategic plan as needing housing or housing with supportive services.*

Idaho Housing and Finance Association (IHFA) is the appointed agency to administer homeless programs in 43 of the State's 44 counties. IHFA is also the organization appointed by the Governor of Idaho to develop the Statewide plan to end chronic homelessness. In this role, IHFA regularly meets with service providers throughout the State and develops programs and services consistent with the needs of the homeless people in Idaho, especially in the more rural regions of the State. During 2006, the 10-year plan to end homelessness was completed. During the 2010 Program Year, the goal set by the Idaho Homelessness Coordinating Committee (IHCC) will be to work collaboratively with federal Homelessness Prevention and Rapid Re-Housing program providers to more adequately cover the needs of the homeless or about to become homeless populations.

IHFA developed and improves yearly the State Continuum of Care strategy, which is designed to move people from a State of homelessness into permanent and suitable housing. With the exception of a few projects in Ada County (not in IHFA's jurisdiction), IHFA provides general oversight to all homeless projects in Idaho.

### Emergency Shelter Needs

IHFA administers the Emergency Shelter Grant (ESG) funds for the State of Idaho. As the lead agency, IHFA has the opportunity to work closely with most of the shelters in the state in some capacity. Idaho has approximately 30 emergency shelters, 15 of those receive some type of federal assistance through IHFA. During the 2009 program year, IHFA estimates it will distribute approximately \$450,000 for shelter operations and services and \$53,000 for homelessness prevention. IHFA will contribute an additional \$100,000 in private funds for additional homelessness prevention activities. Based on information currently available, IHFA estimates the funds can serve approximately 3,300 people. Of this number, projections indicate 1400 will be single, unaccompanied individuals and 1900 families. IHFA also anticipates serving 600 households through Emergency Shelter Grant homeless prevention funds and 900 households through IHFA private funding for homeless prevention.

IHFA administers the Emergency Shelter Grant (ESG) funds for the State of Idaho. As the lead agency, IHFA has the opportunity to work closely with most of the shelters in the state in some capacity. Idaho has approximately 30 emergency shelters, 15 of those receive some type of federal assistance through IHFA. During the 2009 program year, IHFA estimates it will distribute approximately \$528,000 for shelter operations and services and \$55,000 for homelessness prevention. IHFA will contribute an additional \$100,000 in private funds for additional homelessness prevention activities. Based on information currently available, IHFA estimates the funds can serve approximately 3,300 people. Of this number, projections indicate 1400 will be single, unaccompanied individuals and 1900 families. IHFA also anticipates serving 600 households through

Emergency Shelter Grant homeless prevention funds and 900 households through IHFA private funding for homeless prevention.

Because of limited ESG funds and statutory requirements, IHFA is only allowed to fund shelters currently operating and serving homeless persons. At this time, there are no anticipated revisions to the regulations that will allow IHFA to build or purchase any new emergency shelters. All ESG funds (less the amount allocated for homelessness prevention) are allocated to existing emergency shelters in good standing with IHFA and HUD. It is estimated the current unmet need for emergency shelter is 55 units.

Although funding is limited, IHFA is still able to assist emergency shelters in Idaho by providing technical assistance, general grant oversight, and inspecting the units for generally accepted habitability standards.

### **Transitional Housing and Permanent Housing Needs**

IHFA administers all federal homeless programs in Idaho except for those located in Ada County. Idaho has 24 transitional and permanent housing projects that receive some type of federal assistance through IHFA. During the 2010 program year, IHFA estimates it will distribute approximately \$2 million in Supportive Housing Program funds for leasing, operational, and service-related activities for both transitional and permanent housing. IHFA will contribute approximately \$500,000 in private funds as match to the federal portion of the HUD-funded programs. Based on information currently available, IHFA estimates it will serve approximately 375 people in the HUD-funded transitional housing: 75 will be single, unaccompanied individuals; 300 will be families.

Although annual increases in funding are limited, IHFA is able to fund permanent housing projects in various regions of the State. In the last five years, IHFA has added six new permanent housing projects in Idaho. It is estimated that the unmet need for transitional housing is 64 units. IHFA will continue, through its efforts to create a statewide homeless strategy, to plan for additional transitional and permanent housing and is actively seeking new applications for affordable and supportive housing projects.

### **Homelessness Prevention**

IHFA anticipates it will allocate approximately \$153,000 throughout Idaho for homelessness prevention activities. Of that amount, the Emergency Shelter Grant Program will support approximately \$55,000 and an additional \$100,000 will be contributed from IHFA private funding. In addition to the funding allocated through IHFA, both IHFA and contracted service providers will provide over 2,800 people with homebuyer education, post purchase default counseling, rental delinquency counseling, homeless prevention counseling and reverse mortgages (HECM) counseling during the next program year with the primary goal of helping persons live independently in their own housing.

Finally, IHFA has received additional Homelessness Prevention funding through the American Recovery and Reinvestment Act that will provide \$4,438,807 for homelessness prevention and rapid re-housing programs statewide.

### **Transitional to Permanent Housing**

IHFA has a fully developed Continuum of Care process that places emphasis on transitioning homeless persons to permanent housing. Approximately 100 people are projected to leave transitional housing for a more permanent living arrangement and about 80 persons with mental disabilities will receive permanent rental assistance during the next program year.

### **Non-Homeless Needs**

Through the on-going planning process for the 10-year plan to end homelessness, IHFA will ensure a representative(s) that primarily work to fund statewide programs for persons with mental illness participates.

Through the planning process, a continuum of services for mentally ill that is integrated into the community will be analyzed and alignment of funding sources will be encouraged.

IHFA will promote and support production of adaptable, affordable, and accessible rental housing with HOME and Supportive Housing Program funds. During the 2010 Program Year, IHFA will also continue to administer and promote the Accessibility Improvements Program, which provides grants for up to \$5,000 for renters and homeowners to modify their residence for accessibility. These non-federal funds are accessed through independent living centers across the State of Idaho.

Other activities the State of Idaho plans on undertaking during the program year 2010 to address special needs populations includes: the promotion of senior housing developments for the elderly and frail elderly, transitional housing for person completing residential drug and alcohol treatment programs and the distribution of federal funding for housing and services for persons with HIV/AIDS. The following 2010 goals represent the number of persons in special needs subpopulations that meet program and income guidelines.

## **Other Actions**

*Actions the State plans to take during the next year address obstacles to meeting underserved needs, and enhance coordination between public and private housing social service agencies and foster public housing initiatives, evaluate and reduce lead based paint hazards, reduce the number of poverty-level families, and development institutional structure.*

### **Administrative burden for non-entitlement areas**

HUD planning, administration and reporting requirements are designed for the large entitlement communities that are historically supported by a large, specialized administration and staff. The regulatory complexity of HUD programs present very real impediments for smaller communities with very limited staff and their capacity. This is compounded by current city and county budget shortfalls. City and county officials see their time and efforts stretched more than ever to meet the duties and positions that have been cut or reduced; it is extremely rare to find any dedicated positions within Idaho's small units of government with the administrative capacity to undertake the complicated and technical aspects of federal affordable housing or community development projects.

**Actions:** IDC staff will continue to offer training and technical assistance to cities and counties, engineers, architects, and certified grant administrators. IDC will hold application workshops in various locations across the State and provide one-on-one technical assistance to communities who seek funding. Both the grant administration manual and the application handbook are available on IDC's website [www.commerce.idaho.gov](http://www.commerce.idaho.gov). IDC staff will continue to conduct certified grant administration workshops.

IHFA will continue to hold regional Housing Coordination Roundtables twice each year. The roundtables bring local, regional, and state officials, stakeholders, project sponsors, agency representatives together to received updated information, updates, new programs, and networking opportunities. IHFA will continue to work closely with its CHDOs and offer training opportunities and one-on-one technical assistance. In addition, new and productive CHDOs are encourage to use operating assistance grant funds to attend trainings throughout the U.S. to gain additional staff capacity. Technical assistance is available to all project sponsors and developers.

### **Inadequate capacity for local cooperation, planning, or support**

The costs associated with public outreach, education, as well as local cooperation and participation are all necessary components of effective long-term planning. Unfortunately, this has virtually been eliminated from local budgets because of the most recent economic downturn. With ever decreasing budgets and staffing, small communities that do not have the staff or financial resources to conduct long-term economic strategic planning.

**Action:** IHFA and IDC will continue to be actively involved in the Idaho Community Review Team. The review process builds community awareness of their resources and strategic networks to help local communities address their challenges more efficiently and effectively.

### **Inadequate funding to meet needs**

A fundamental impediment involves inadequate funding for programs. While at the federal level there may be an increase in affordable housing programs and/or funding, however this is at the same time state and local governments are stretched financially to the point of breaking. Because the State of Idaho does not allocate state funds for affordable housing development or rehabilitation activities, local communities must rely on federal programs and private developers to meet the housing and community development needs of their citizens.

Also involves the costs associated with public outreach and participation, long-term planning and local cooperation among public and private stakeholders. Rapidly increasing property tax assessments are also threatening the viability of many restricted-rent housing options. Successful programs depend to a large extent on the support and investment of local elected officials and community members. Communities that are unable to plan strategically are less likely to focus effectively on priorities. Therefore, we see an ongoing benefit to encouraging public participation and comprehensive planning, especially in smaller communities.

The Idaho Affordable Housing Trust Fund was established in 1992. The premise of the Trust is that good housing is fundamental to the health of every community. Thirty-eight states have created forty-nine housing trust funds, as well as the District of Columbia. Eight states have created more than one state housing trust fund. Six states have created housing trust funds legislatively, but did not create a mechanism to fund the trust. Idaho is one of these states.

**Actions:** IDC and IHFA will continue to train local stakeholders and elected officials regarding long-term and comprehensive planning and implementing other community and economic development activities. IDC and IHFA will continue our leadership and involvement with the Community Review Process, which is a collaborative project of the Association of Idaho Cities, the Idaho Rural Partnership, the U.S. Dept. of Housing & Urban Development, Idaho Housing & Finance Association, Boise State University, University of Idaho, Idaho Department of Labor, and other federal, State, local, and private organizations as needed. The mission of the Community Review Process is to efficiently and effectively provide the host community with objective information from external community development professionals, create a forum to express internal leadership viewpoints and citizen feedback, recommend resources, and provide follow-up as needed.

**Actions:** IDC will continue to coordinate and partner with other funding agencies to try to solve the greatest needs with limited funding. Through economic development projects, the department will provide assistance to communities to encourage expansion of existing businesses or attract new business that in turn will create or retain jobs.

**Actions:** IHFA will continue to host quarterly regional housing roundtables that inform and involve local and regional stakeholders in identifying and addressing housing needs.

**Actions:** Continue to participate in statewide efforts to engage local policy makers in a dialogue about affordable housing's role in their community well-being and its affect on positive long-term economic development. IHFA will continue to partner with local officials, policymakers, and affected stakeholders to advocate for decent, safe, affordable housing in communities throughout Idaho.

### **Property tax on Section 42 Low-income properties**

The Low-Income Housing Tax Credit program was created under the Tax Reform Act of 1986 that gives incentives for the utilization of private equity in the development of affordable housing aimed at low-income Americans. The credits are commonly called Section 42 credits in reference to the applicable section of the Internal Revenue Code. The tax credits are more attractive than tax deductions as they provide a dollar-for-dollar reduction in a taxpayer's federal income tax, whereas a tax deduction only provides a reduction in taxable income. The "passive loss rules" and similar tax changes made by TRA86 greatly reduced the value of tax credits and deductions to individual taxpayers. As a result, almost all investors in LIHTC projects are corporations. During the 2008 Idaho legislature, Senate Bill 1138 was signed into law effective 1/1/09. This law provides guidance to county assessors to provide market value assessment to section 42 low-income housing projects and to outline procedures for valuing the federal tax credits associated with these properties.

IHFA- Participate in statewide efforts to engage local policy makers in a dialogue about affordable housing's role in their community well-being and its affect on positive long-term economic development. IHFA will continue to partner with local officials, policymakers, and affected stakeholders to advocate for decent, safe, affordable housing in communities throughout Idaho.

### **Speculative investment and cascading inflation**

**2010-2014 Strategic Plan:** Idaho communities have been hit hard by speculative investment and cascading inflation that was predicted in 2004. Idaho's low-income families and individuals have been hit the hard, only because they had the least to begin with. Low wages, service industry and entry level jobs historically experience the first layoffs during economic hard times.

**Actions:** IHFA- Participate in statewide efforts to engage local policy makers in a dialogue about affordable housing's role in their community well-being and its affect on positive long-term economic development. IHFA will continue to partner with local officials, policymakers, and affected stakeholders to advocate for decent, safe, affordable housing in communities throughout Idaho.

### **Increasing tax burden on homeowners**

The Idaho legislature has over recent years shifted the burden of property taxes to residential homeowners. Currently, residential property tax accounts for 85% of total property tax collections, while all non-residential uses (including agriculture, industry, timber, mining, utilities, commercial, and multifamily rental housing) contribute only 15%. Residential property taxes have increased 224% since 1990, compared to a 71.5% increase in non-residential property taxes. At the same time, reduced state funding for schools has shifted an additional burden onto residential property taxpayers. The homeowner exemption was set in 1985 at \$50,000. In 2009, this has been adjusted to \$104,471. Combined with inflated property valuations in several markets, this cost burden threatens the housing stability of many long-time homeowners, particularly retirees and limited-income households.

IHFA participates in statewide efforts to engage local policy makers in a dialogue about affordable housing's role in their community well-being and its affect on positive long-term economic development. IHFA will continue to partner with local officials, policymakers, and affected stakeholders to advocate for decent, safe, affordable housing in communities throughout Idaho.

### **Unfunded mandates**

With each new federal initiatives or mandate, the increasing regulations place increasing demands on small communities and organizations that choose to accept or participate in the programs. These requirements typically demand additional administrative capacity at the local level. When federal mandates are not accompanied by adequate administrative resources, they siphon off ever increasing limited local resources from the actual service delivery or from other existing programs. In many cases, the federal mandates may actually inhibit the use of federal funds; the practical limitations of administering and complying with unfunded mandates typically meet with strong local resistance, which limits or deters program implementation, effectiveness, and efficiency.

**Action:** IDC will continue to provide on-going training to current certified grant administrators and may provide training to those who wish to become certified grant administrators. Trained administrators are more efficient at addressing and working with federal regulations.

**Action:** IHFA will continue to participate in statewide efforts to engage local policy makers in a dialogue about affordable housing's role in their community well-being and its affect on positive long-term economic development. IHFA will continue to partner with local officials, policymakers, and affected stakeholders to advocate for decent, safe, affordable housing in communities throughout Idaho. IHFA provides technical assistance and one-on-one training for project sponsors using HOME funds to help understand federal regulations and navigate through them.



**Note:** Idaho communities do not fit a “one-size-fits-all” category. Idaho is widely varied in its geography, industry, population from northern Idaho, southeastern Idaho, and western Idaho. Communities magnify these differences with individual community needs, priorities, and resources. While HUD requires a priority of needs for the entire jurisdiction, in the end, individual communities decide their own needs and priorities. Accordingly, the priority needs categories regarding local housing or community needs are subject to change when local communities demand it or when there are funding changes to the annual allocation, local and regional economic conditions as well as local, state, and national politics.

## **Monitoring**

*Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.*

### **Idaho Community Development Block Grant**

The monitoring process is divided into two components: regulatory and performance compliance. Monitoring of regulatory compliance includes review of accountability and financial management, environmental impact, labor standards, civil rights and fair housing, acquisition and relocation activities, and citizen participation.

Monitoring of performance compliance includes evaluation of project timeliness, components of eligibility and compliance with national objectives, and an assessment of continuing capacity to carry out approved activities.

The Department of Commerce and Labor (IDC) applies the following ICDBG outcome standards:

- At least 70% of the funds must be spent on projects that benefit low- and moderate-income persons.
- 100% of the funds must be spent on eligible activities
- 100% of the funds must be obligated to local governments within 15 months of the receipt of grant award.
- The comparison of results to the *Five-Year Plan* and the annual plans is a check of the accuracy of the plan and modifications needed for the subsequent plan.
- IDC staff uses a checklist of all program components during their evaluations.

### **On-site Monitoring Procedure**

Before conducting an on-site monitoring, IDC will notify the chief elected official by e-mail, phone, or letter. IDC will advise the recipient of: a) the date of visit, b) the program areas to be monitored, and c) who should be available to discuss the process and project. IDC staff will reference the monitoring checklist to be used so the grantee can organize the files and facilitate the monitoring process. The monitoring visit will consist of:

- Review of pertinent files for required documentation, compliance with program regulations, and verification of the accuracy of information in the performance reports.
- Interviewing members of the grantee's staff and, as appropriate, sub-recipient staff to discuss the grantee's performance.
- A visit to the project site to observe activities and ensure consistency with the application.
- An exit conference with the appropriate local officials and grant administrators to review results, review overall project performance, and ensure conclusions are based on accurate information. Results of the monitoring visit will be submitted to the grantee, in writing, within thirty- days of the exit conference.

In the event a Determination of Concern, Finding of Deficient Performance, or Finding of Noncompliance is indicated in the exit conference, IDC staff and the chief elected official will mutually agree as to the appropriate number of days the grantee will present documentation to address the concern, resolve the deficiencies or present a corrective action plan.

After consultation with local officials, a follow-up letter will be sent to the grantee reporting the results of the

monitoring visit. Results of the monitoring visit will be identified in one of five categories:

- **Determination of Compliance:** Refers to full program compliance and outstanding performance.
- **Determination of Concern:** Refers to a performance problem unrelated to statutory requirements. A concern is identified to alert the grantee of a practice that could lead to more serious problems.
- **Determination of Potential Deficient Performance:** Refers to a management practice left uncorrected, will result in poor performance or violation of regulations and laws.
- **Finding of Deficient Performance:** Refers to a management practice that has resulted in a serious problem. A corrective action will be required to clear the finding before project closeout.
- **Finding of Noncompliance:** Refers to a violation of statutory or regulatory requirements. Corrective actions will be required. Possible sanctions may result from this finding.

### **Follow-up Actions**

In the event the grantee fails to meet a target date for corrective action, a telephone call will be made and documented. A letter will be sent requesting the status of the action and warning the grantee of the possible consequences of failure to comply as provided under applicable regulations if the grantee has not responded within a prudent time-period.

When the grantee's response has been received, IDC staff will review the corrective action taken. A letter will be sent to the grantee specifying needed additional action and the due date if the reviews indicate the action was not satisfactory.

At the discretion of IDC, a new due date may be established subject to good faith efforts by the grantee to resolve the finding. A follow-up visit may be necessary to verify a corrective action or to provide technical assistance. When IDC's review indicates the grantee has provided satisfactory corrective action, a letter will be sent to the grantee stating the finding(s) has cleared. All findings must be cleared before closeout.

IDC can bar a grantee from applying for ICDBG funds, withhold unallocated funds, require return of unexpended funds or require repayment of expended funds if a grantee fails to provide satisfactory corrective action.

### **Risk Analysis**

IDC is in the process of testing a risk analysis monitoring procedure. A form to analyze whether or not a project needs to be monitored on-site is being used. We have developed weighting criteria and have identified certain situations that would trigger an on-site monitoring. For example, job creation activities requires an on-site visit to the business to document job creation and LMI compliance, but the grantee may have had a recent public facility grant so the project would not require a full on site monitoring of the grantee. IDC also requires documentation of compliance to be sent in if a determination has been made that an on-site visit is not needed. IDC uses our grantee progress report to collect additional information during the pay request process. This progress report is also used to determine risk assessment for on-site monitoring.

### **Long Term Compliance**

IDC has quarterly public meetings with our Economic Advisory Council. Project activities and funding are discussed at these meetings. The ICDBG program is designed to meet our comprehensive planning document. In our Consolidated Annual Performance Report (CAPER), we will monitor ourselves by comparing what we have funded and what activities we have completed to assess if our program is meeting the stated goals. Outcome measurements are included in this planning document.

### **Other Actions 91.320 (j)**

*Actions the state plans to take during program year 2010 to address obstacles to meeting underserved needs, foster and maintain affordable housing, address lead-based paint hazards, reduce the number of poverty level*

*families, develop institutional structure, enhance coordination between housing and social service agencies, and foster public housing resident initiatives.*

The following lists the obstacles to meeting underserved community and economic development needs and actions that will be taken to address those obstacles.

### **Administrative Burden for Non-Entitlement areas**

HUD planning, administration and reporting requirements are designed for the large entitlement communities that are historically supported by a large, specialized administration and staff. The regulatory complexity of HUD programs present very real impediments for smaller communities with very limited staff and their capacity. This is compounded by current city and county budget shortfalls. City and county officials/staff see their time and efforts stretched more than ever to meet the additional duties of positions that have been cut or hours worked reduced. It is extremely rare to find a dedicated position in Idaho's local units of government with the time, resources, or administrative capacity to undertake the complicated and technical aspects of federal affordable housing or community development projects and oversight.

**Actions:** IDC staff will continue to offer training and technical assistance to cities and counties, engineers, architects, and certified grant administrators. IDC will hold application workshops in various locations across the State and provide one-on-one technical assistance to communities who seek funding. Both the grant administration manual and the application handbook are available on IDC's website [www.commerce.idaho.gov](http://www.commerce.idaho.gov). IDC staff will continue to conduct certified grant administration workshops. IHFA will continue to hold regional Housing Coordination Roundtables twice each year. The roundtables bring local, regional, and state officials, stakeholders, project sponsors, agency representatives together to receive updated information, updates, new programs, and networking opportunities. IHFA will continue to work closely with its CHDOs and offer training opportunities and one-on-one technical assistance. In addition, new and productive CHDOs are encouraged to use operating assistance grant funds to attend trainings throughout the U.S. to gain additional staff capacity. Technical assistance is available to all project sponsors and developers.

### **Inadequate Capacity for Local Cooperation, Planning or Support**

The costs associated with public outreach, education, as well as local cooperation and participation are all necessary components of effective long-term planning. Unfortunately, this has virtually been eliminated from local budgets because of the most recent economic downturn. With ever decreasing budgets and staffing, small communities that do not have the staff or financial resources to conduct long-term economic strategic planning.

The Community Review process helps build community awareness of their resources and strategic networks to help local communities address their challenges more efficiently and effectively. Ongoing outreach through trainings and Round Table Housing Conferences help local and regional staff and officials through networking and current information.

### **Inadequate Funding to Meet Needs**

A fundamental impediment involves inadequate funding for programs. While at the federal level there may be an increase in affordable housing programs and/or funding, however this is at the same time state and local governments are stretched financially to the point of breaking. Because the State of Idaho does not allocate state funds for affordable housing development or rehabilitation activities, local communities must rely on federal programs and private developers to meet the housing and community development needs of their citizens.

IDC- The primary obstacle in meeting underserved needs is lack of funding. Federal and state funding has been cut back for all agencies we partner with: USDA-RD, EDA, Department of Environmental Quality, Department of Water Resources, and the Army Corps of Engineers. Local citizens are generally unaware of water, sewer, medical and fire safety infrastructure needs until a crisis occurs and the facility is not available. Consequently, they are unwilling to have their fees increased or pass a bond to assist with construction of new facilities or to improve existing facilities.

IHFA- The Idaho Affordable Housing Trust Fund was established in 1992. The premise of the Trust is that

good housing is fundamental to the health of every community. Thirty-eight states have created forty-nine housing trust funds, as well as the District of Columbia. Eight states have created more than one state housing trust fund. Six states have created housing trust funds legislatively, but did not create a mechanism to fund the trust. Idaho is one of these states. This effectively eliminates state funding for any affordable housing in Idaho, leaving private developers and federal programs.

**Actions:** IDC and IHFA will continue to train local stakeholders and elected officials regarding long-term and comprehensive planning and implementing other community and economic development activities. IDC and IHFA will continue our leadership and involvement with the Community Review Process, which is a collaborative project of the Association of Idaho Cities, the Idaho Rural Partnership, the U.S. Dept. of Housing & Urban Development, Idaho Housing & Finance Association, Boise State University, University of Idaho, Idaho Department of Labor, and other federal, State, local, and private organizations as needed. The mission of the Community Review Process is to efficiently and effectively provide the host community with objective information from external community development professionals, create a forum to express internal leadership viewpoints and citizen feedback, recommend resources, and provide follow-up as needed.

**Actions:** IHFA will continue to host quarterly regional housing roundtables that inform and involve local and regional stakeholders in identifying and addressing housing needs.

**Actions:** IDC economic development staff will continue to implement the new Growth Management grant program that was funded by the Idaho legislature during the 2006 legislative session. Eighteen Statewide grants have been let, which benefit over 50 communities throughout the State, will receive assistance in addressing their local needs and planning for the unprecedented growth that is occurring in Idaho rural communities.

#### **Property tax on Section 42 Low-income properties**

The Low-Income Housing Tax Credit program was created under the Tax Reform Act of 1986 that gives incentives for the utilization of private equity in the development of affordable housing aimed at low-income Americans. The credits are also commonly called Section 42 credits in reference to the applicable section of the Internal Revenue Code. The tax credits are more attractive than tax deductions as they provide a dollar-for-dollar reduction in a taxpayer's federal income tax, whereas a tax deduction only provides a reduction in taxable income. The "passive loss rules" and similar tax changes made by TRA86 greatly reduced the value of tax credits and deductions to individual taxpayers. As a result, almost all investors in LIHTC projects are corporations. During the 2008 Idaho legislature, Senate Bill 1138 was signed into law effective 1/1/09. This law provides guidance to county assessors to provide market value assessment to section 42 low-income housing projects and to outline procedures for valuing the federal tax credits associated with these properties.

**Actions:** IHFA will continue advocate for the Low-income Housing Tax Credit Program and its benefits to communities and low income citizens of Idaho.

#### **Speculative investment and an economic recession**

At the end of 2006, Idaho had one of the west's highest homeowner rates, 74.5%, compared to Oregon (65.7%) and Washington (66.8%) and Montana (67.3). With the current economic recession, Idaho's families and communities must now deal with the very real long-term effects of the speculative investment as predicted in the previous five-year Strategic Plan. Idaho now finds itself with a current unemployment rate of 9-10% and a budget shortfall.

The October 2009 Idaho Coincident Index remained unchanged from the previous -0.5 and -1.0% in September, the first time since early 2008 that the Index did not fall. Economists are cautiously optimistic that the decline has slowed, but state Idaho will not see the beginnings of a real recovery until 2011. It would be reasonable to state that Idaho's low-income families/individuals are hit the hardest only because they had the least to begin with.

#### **Unfunded Federal Mandates**

As federal standards, initiatives, and regulations are implemented, the demands on small local communities and

organizations are amplified. These new requirements typically demand additional administrative capacity at the local level. Some of these mandates are Section 3 compliance, 504 compliance, Davis-Bacon compliance, Environmental Assessments, Fair Housing Assessments, and water quality standards. If not accompanied by adequate administrative resources, these mandates can siphon limited resources from actual service delivery or other program areas. In addition to the practical limits of administrative staff, unfunded mandates typically meet with strong local resistance, which limits program effectiveness and efficiency.

Actions: IDC will continue to work with regulatory agencies and communities to address solutions to this obstacle. Currently, IDC is working with USDA Rural Development and Idaho Department of Environmental Quality to consolidate and streamline the environmental review process on joint funded projects. Also, on CDBG projects that partner with the State transportation department, IDC will establish an agreement with the department that identifies one agency as the lead on federal labor standards. This has reduced unnecessary administrative duplication.

Actions: IDC will continue to provide on-going training to current certified grant administrators and may provide training to those who wish to become certified grant administrators. Trained administrators are more efficient at addressing and working with federal regulations.

Actions: IHFA will continue to use stakeholder forums such as the Quarterly Regional Housing Roundtables, Idaho Homelessness Policy Council and the Idaho Community Review process to assess priority needs, identify and discuss barriers and develop coordinated responses to specific obstacles. We view outreach, collaborative partnerships, and education as the most effective tools for effecting change at the policy level, where the majority of these obstacles lie.

## **Maintain Affordable Housing**

IHFA's Board of Commissioners is appointed by the Governor. to administer Section 8 Tenant Based Rental Assistance vouchers in 34 of 44 counties and encourage Public Housing programs Statewide.

IHFA will continue to offer the Homeownership Voucher Program, which is available to disabled individuals and families. During the 2010 Program Year, IHFA anticipates it will have an additional 5 successful home closings to add to the existing 30 families who have already taken advantage of the Section 8 voucher program to provide mortgage payment subsidy on a long-term basis.

IHFA will hold regional Public Housing Authority (PHA) Plan hearings in January 2010 and will perform outreach in each region with an IHFA branch office that administers Section 8 vouchers.

The Idaho Partners for Home Buyer Education Inc. (IPHBE), a 501(c) (3) created by IHFA and several other statewide organizations to provide a homebuyer education program called Finally Home! The course is designed specifically to address many of the issues a potential homeowner may face with making a big investment like purchasing a home, such as qualifying for a mortgage, choosing a realtor, making an offer, and closing costs. Participants who successfully complete Finally Home!® may be eligible for incentives such as down payment and closing cost assistance, programs that accept higher debt ratios and using “gifted funds” at closing. More than 19,000 students statewide have graduated from the program since its inception in 1999. Approximately 200 classes are offered statewide each year through eight regional training partners. It is anticipated that more than 2,000 persons will participate in the course in the year 2010. It is anticipated over 2700 households will be served with over 3,000 hours of counseling in the areas of pre-occupancy, default, reverse mortgage, rental delinquency, and homeless prevention. In 2010, Idaho Partner for Home Buyer Education will offer classes in English and Spanish, online courses in English and Spanish, as well as English and Spanish textbooks.

Additional activities include IHFA's coordination of its HOME investment into affordable housing in combination with low-income housing tax credits and other resources. IHFA was designated by Executive Order from the Governor as the designated administrator of Idaho's Tax Credit Allocation Plan with the

responsibility of allocating Idaho's annual credit ceiling in accordance with an approved qualified Allocation Plan.

Similar to the HOME Program, Idaho's Tax Credit Allocation Plan establishes a process, whereby low-income housing tax credits may be awarded to developments, which address low-income housing priorities throughout the State. Applications for Tax Credits will be available during the 2010 Program Year during two to three Application Periods. The applications are specifically designed to allow housing developers to utilize one application to requesting both HOME funds and Tax Credits as sources of funding. Program coordination is enhanced by having both the HOME and Tax Credit staff in the same location.

IHFA administers the loan program by the Idaho Community Reinvestment Corporation (ICRC). The ICRC utilizes pooled bank funds to provide below market interest rate permanent loans amortized over 30 years to affordable rental housing developers. In addition to administering the ICRC permanent loan program, IHFA has the financial resources and lending expertise to provide developers with affordable construction/permanent combination loans. This lending alternative has the potential to benefit future development by reducing expenses from duplicate third-party expenses incurred by using two separate loans (construction and permanent).

### **Lead-Based Paint (LBP)**

IHFA strongly supports education regarding the hazards and regulatory requirements of EPA's Final Rule regarding Lead Based Paint. In 2010, IHFA will partner with organizations throughout the State as they provide training opportunities and technical assistance to assist local stakeholders comply with EPA's new Lead Based Paint Final Rule and HUD requirements. Because Idaho has not adopted its own LBP regulations, the private sector is left to find ways to fund the education and training and necessary certifications to meet the federal regulatory requirements.

IHFA will continue to help support the funding for approved rehabilitation activities in affordable housing throughout the State as well as work to help reduce the number of housing units containing lead-based paint hazards.

Non-housing community development activities are not subject to lead based paint standards. IDC will ensure that CDBG funded housing projects adhere to federal lead-based paint standards.

### **Anti-Poverty Strategy**

IDC's anti-poverty strategy consists of four procedures. First, IDC will provide CDBG funds to cities and counties who construct public infrastructure or facilities that leads to a business's ability to create or retain jobs. At a minimum, 51% of these jobs must be taken by low-to-moderate income (LMI) individuals, including individuals at poverty level. Jobs taken by LMI individuals should increase their income and help them develop more marketable skills as well as their confidence. IDC is creating opportunity for low income and poverty individuals.

Second, the implementation of HUD's Section 3 Program. The program fosters local economic development and individual self-sufficiency for low income persons in the solicitation of professional services and construction work needed to complete ICDBG projects. The purpose of these requirements is to ensure that a greater share of economic opportunities generated by ICDBG funding is targeted to low income families who live in the grantee's jurisdiction.

ICDBG funded grantees and contractors must make a good faith effort to award contracts to Section 3 business concerns and utilize Section 3 area residents as trainees and employees.

Third, IDC advertizes ICDBG funded projects through Idaho's Procurement Technical Assistance Center to ensure professional and construction services on CDBG funded projects are directly solicited to Disadvantaged

and Women Business Enterprises.

Fourth, IDC provides additional points to job creation projects that are located or sited in the Small Business Administration's HUB zones. HUB zones are historically underutilized business zones that typically have higher rates of unemployment or lower per capita income than national levels.

In 2003, the Idaho Partners for Prosperity (PFP) was formed by community and educational leaders in Eastern Idaho and was one of four organizations invited to apply for Northwest Area Foundation grant intended to reduce poverty and increase prosperity. PFP subsequently applied for and in 2004 was awarded one of two private community grants of \$11 million dollars over a ten-year period; funds are to be used to improve local economic, educational and services collaboration in order to reduce poverty.

PFP representatives regularly participate in IHFA's regional housing roundtable forum discussions, the Idaho Community Review, and the IDC Rural forum meetings. This collaboration will provide an opportunity to identify needs and explore cooperative anti-poverty efforts among various State and regional entities.

## **Institutional Structure**

In accordance with our Five-Year Consolidated Plan, the gap within our institutional structure includes increasing needs in geographically isolated communities. To address this need, IDC will make its community development specialists available to provide on-site technical assistance at communities' requests. The department is also providing a larger amount of information on our website to further statewide accessibility.

IHFA will provide training for CHDO applicants during the program year, as well as technical assistance and on-line versions of HOME Administrative Plan and project funding applications. IHFA will continue to sponsor quarterly regional housing roundtable meetings in various regions, which provide a forum to discuss and resolve outstanding issues.

## **Enhance Coordination between Public and Private Housing and Social Service Agencies**

IHFA and IDC will continue to facilitate and participate in the following stakeholder forums during the program year to enhance collaboration and coordination of public, private and faith based service providers for housing, economic development, and other services:

- The Housing Coordination and Policy Forum ([www.ihfa.org/research\\_hirc\\_forum.asp](http://www.ihfa.org/research_hirc_forum.asp))
- Rural Forums
- The Idaho Community Review ([www.idahocities.org](http://www.idahocities.org))
- Idaho Homeless Coordinating Council
- Idaho's ADA Task Force
- Coalition for Idahoans with Disabilities
- Idaho Hispanic Profile Project
- IHFA Funding Allocation Committee
- Idaho Commission on Aging
- State of Idaho HIV/STD Planning Committee

Both IHFA and IDC participate in the Fair Housing forum, which works with members of various agencies throughout the State of Idaho to address fair housing concerns.

## **Foster Public Housing Resident Initiatives**

IHFA administers the Section 8 Housing Choice Voucher program in 34 of 44 counties and encourages public housing programs statewide. IHFA is only one in a statewide network of public housing providers. IHFA does not oversee any citywide or countywide Participating Jurisdictions (PJs) for public housing. These jurisdictions have local official governing boards responsible to appoint the board of a Public Housing Authority (PHA) and direct PHA activities. With this consideration a description of efforts to foster public housing resident initiatives during the 2009 program year are as follows:

IHFA will continue to make available a Housing Choice Voucher Homeownership program, currently available only to disabled households. Presently, 26 participants have been successful in purchasing homes using Section 8 Housing Choice Vouchers to provide mortgage payment subsidy on a long-term basis. IHFA will hold regional PHA Plan hearings and perform outreach in each area that IHFA has a branch office administering Section 8 vouchers and Low Rent Public Housing to encourage participation in a Resident Advisory Board.

IHFA will continue to operate a Low Rent Public Housing program with 29 individual scattered site units in Idaho Falls, and a 47-unit complex in Kellogg. Public Housing residents will continue to be asked to serve on Resident Advisory Boards.

There are no Public Housing Programs within IHFA jurisdiction designated as "troubled."

IDC- The State of Idaho does not own any public housing nor does IDC have jurisdiction over any public housing, therefore IDC does not have a forum to foster public housing resident initiatives.

## **Program Specific Requirements 91.320 (k)**

*Description of all criteria used to select applications for funding*

### **Community Development Block Grant**

CDBG funds are awarded through a competitive application process. Projects are awarded funding in accordance with the Method of Distribution described earlier in this report under the Activities (91.320 d) headline and the Idaho State CDBG rules (which may be found at <http://adm.idaho.gov/adminrules/bulletin/bul/06sept.pdf>).

### **Application Review Process**

Below is a summary of the ICDBG application process, for a more complete description of the process visit [www.commerce.idaho.gov](http://www.commerce.idaho.gov) and read the ICDBG Application Handbook or visit <http://adm.idaho.gov/adminrules/bulletin/bul/06sept.pdf> to review the ICDBG program rules.

- After submittal to IDC, each application must be reviewed and ranked before it is taken to the Economic Advisory Council. The following process is followed:
- The application is reviewed for eligibility. If an application or project does not meet threshold criteria, it is considered disqualified and will not continue through the review process.
- Department staff review qualified applications using the ranking system described in this handbook. They assign points to various project components.
- Department staff also meets with other funding agencies to look at project funding, viability and the community's previous performance on large, funded projects.



- The two staff members ranking the application meet to come to a consensus regarding the project's points.
- The entire grant team meets to look at all of the projects and ensure comparability between similar projects.
- After the entire staff has agreed on the points awarded, they make their recommendations to the Economic Advisory Council.
- The council reviews the applications and invites applicants to make presentations which are optional, and may be done through teleconferencing. The presentation should be made by an elected official of the local government applying for the grant. The presentation should briefly review the project, the local commitment to the project, the local effort on the project, the degree of local economic impact from the project, and the degree to which the projects improve the quality of life within the communities.
- Under special circumstances, the council may hold a special meeting to consider Economic Development/Job Creation projects. A special meeting may be held if in the opinion of the chairperson, a project's urgency will not permit a delay in processing the application.
- For public facilities and economic development projects, the council will invite the most competitive projects to submit an addendum.
- After the addendum has been submitted or, after the presentation, the council makes its recommendation to the governor.
- The governor awards the projects.

Each application will be ranked by department staff using the guidelines outlined in the application and in the Idaho Community Block Grant rules. Each application, excluding imminent threats, is worth 1,000 points. These points are a combination of department staff ranking and the points assigned by the Economic Advisory Council. Economic development applications have minimum point thresholds that must be verified by department staff to be considered by the council. The points available per application type and applicable point thresholds are listed below.

Note: Imminent threat applications do not receive points. They are reviewed by IDC staff to ensure the imminent threat criterion is met before recommending it to the council for review.

Application Type	Maximum Award	Max Points Available		Max. Total Points Available	Minimum Threshold	
		IDC	EAC		IDC	EAC & IDC
Public Facility/Housing	\$500,000	800	200	1000	N/A	N/A
Senior/Community Centers	\$150,000	800	200	1000	N/A	N/A
Economic Development/ Downtown Revitalization	\$500,000	900	100	1000	600	N/A
Economic Development/Jobs	\$500,000	800	200	1000	500	N/A
Imminent Threat	\$100,000	NA – No Ranking Section				

Points are awarded in accordance with ICDBG State rules. Each application type is awarded points as follows:

#### Public Facility/Housing

Public Facility/Housing application will be evaluated according to the following criteria.

##### Program Impact

• CDBG and local funds in project, eligible activities .....	320 points
• National Objectives (% LMI to benefit, need and impact, fire station bonus).....	260 points
• Project Categories (Planning, previous action, schedule and cost analysis) .....	220 points
• Economic Advisory Council Evaluation (local financing, effort, & commitment, and economic impact) .....	200 points
TOTAL .....1,000 points	

Funds are awarded to the top-ranked applications until all EAC allocated funds are awarded. Applicants not funded are typically encouraged to seek technical assistance from department staff and to re-apply during the next funding round.

#### Senior Citizen/Community Centers

Senior Citizen Center and Community Center applications will be evaluated according to the following criteria.

• Physical Conditions.....	350 points
• Planning and Schedule .....	200 points
• Benefits (Activities provided, LMI and minority outreach) .....	150 points
• Match .....	100 points
• Economic Advisory Council Evaluation (local financing, effort & commitment and project impact) .....	200 points
TOTAL ..... 1,000 points	

Funds are awarded to the top-ranked applications until all EAC allocated funds are awarded. Applicants not funded are typically encouraged to seek technical assistance from department staff and to re-apply during the next funding round.

#### Economic Development/Downtown Revitalization

Economic Development – Downtown Revitalization applications will be evaluated according to the following criteria.

• Organization .....	75 points
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• Economic Assessments .....	75 points
• Implementation (Action items, implementation time frame, planning, previous amount accomplished) .....	200 points
• Slum and Blight (Need and impact, relation of CDBG project to overall revitalization plan) .....	200 points
• ICDBG Project (local match, other match, BID/LID related expenditures, longtime program involvement) .....	350 points
• Economic Advisory Council Evaluation (project's impact on revitalization of the downtown economy) .....	100 points
TOTAL: .....	1,000 points

Funds are awarded to the top-ranked applications until all EAC allocated funds are awarded. The minimum number of points for an application to be considered for funding, which does not include EAC evaluation points is 600. Applicants not funded are typically encouraged to seek technical assistance from department staff and to re-apply during the next funding round.

### Economic Development/Job Creation

Economic Development – Job Creation or retention applications will be evaluated according to the following criteria.

• Quality of New or Retained Jobs .....	100 points
• Fringe Benefits .....	100 points
• Business Risk and Management .....	125 points
• Planning, Schedule and Cost (Planning, Schedule, and Environmental) .....	170 points
• Minority Benefit .....	15 points
• Local Investment Leverage .....	100 points
• Distressed Area.....	20 points
• Existing Idaho Business .....	20 points
• Private Leverage .....	100 points
• Activities.....	25 points
• Grant Management .....	25 points
• Economic Advisory Council Evaluation (economic impact, community commitment, and overall value) .....	200 points
TOTAL: .....	1,000 points

### Home Investment Partnerships (HOME) Program

HOME is a HUD program designed to help create and maintain safe, decent, affordable housing for very-low and low-income individuals and families. HOME funds are an annual formula- based allocation. IHFA is the

State's Participating Jurisdiction for the HOME program, covering Idaho with the exception of Boise. Each year IHFA must set-aside fifteen (15) percent of the allocation for IHFA's Certified Community Housing Development Organizations (CHDOs). CHDOs meet specific legal and organizational requirements during the annual certification process. Certification allows CHDOs to apply for additional special assistance; Up to 15% of each year's allocation must be set-aside for CHDO-eligible development activities; up to 10% are for IHFA HOME administration costs; Remaining funds and HOME program income are awarded to approved projects as low-interest loans. The HOME Administrative Plan (found at [www.ihfa.org/grants](http://www.ihfa.org/grants)) is amended as needed following the Public Participation process and approval by IHFA's Board of Commissioners. This is done on an annual basis, however, amendments can be made during the year by following the Public Participation processes and approval by the IHFA Board of Commissioners.

IHFA will continue to allocate a percentage of its HOME allocation to single-family homebuyer assistance activities during the 2010 program year in the form of down payment/closing costs assistance. As amended in the 2009 HOME Administrative Plan, homebuyers must repay the entire down payment assistance amount when the home is sold.

The HOME program, jointly with the IHFA Section 42 Tax Credit Program, will periodically establish the minimum level of rehabilitation per unit needed to qualify for funding by IHFA and the ratio to be required between rehabilitation funding and funding for equity or acquisition costs. This level will be consistent between the two programs and will be the primary purpose for funding. IHFA will ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.

IHFA's HOME Program requirements for rehabilitation of rental units reflect that applicants eligible for funding include those purchasing a rental housing project without previously having been a principal in the ownership or management of the project to be rehabilitated, or the existing owner or manager of a project that can document that the need for the rehabilitation is due to reasons beyond their control, such as long term disastrous economic conditions external to the project but existing in the community as a whole. Market studies and financial performance statements will be required to reflect that the project will be sustainable over the course of the repayment period of the HOME loan.

After careful consideration and limited HOME funding, IHFA has determined the use of HOME funds for refinancing of multifamily housing is not the best use of HOME funds. Therefore, IHFA will not consider applications for multifamily refinancing activities at this under the current action plan year. However, IHFA recognizes the critical need for rehabilitation of multi-family rental and homebuyer property activities, and will continue to accept and review project applications for acquisition and rehabilitation activities. Any application requesting refinancing of existing debt will be referred to other IHFA financing programs available for multifamily housing projects. HOME Program requires a minimum period of affordability, based on the amount of the HOME funds in the project.

## **Emergency Shelter Grants**

Operations and Maintenance of Emergency Shelters are the first priority. IHFA sets aside 10-15% of the available ESG funds for homeless prevention activities and limits Essential Services to 30% of the statewide allocation. Homeless prevention funds will be accessible to all qualified service providers, but will be distributed statewide by awards to qualified applicants that have demonstrated the capacity to serve their region of the state with these funds. The application deadline is normally set for early May. Using defined rating criteria, applications are reviewed and rated by an Independent Review Panel comprised of professionals and community members with knowledge and experience in homelessness issues. Scores from each member are averaged for each proposal; the averaged score reflects the Panel's determination of the merit of the project.

## **Additional Items**

*Although the Code of Federal Regulations only requires Idaho to submit a form certifying it will seek to affirmatively further fair housing, the Seattle Office of Fair Housing and Equal Opportunity requests the State identify what actions will be undertaken to affirmatively further fair housing during PY2009*

During the ranking and review process for ICDBG public facilities and housing projects, IDC awards additional points to projects in communities who have adopted the 2006 International Building Code (IBC), which incorporates fair housing and accessibility standards. The department also supported State legislation to make adoption of the 2006 IBC required. Both IDC and IHFA are active participants in the Idaho.

The Idaho Fair Housing Forum is a group of stakeholders working together to help promote the principles of fair and accessible housing for all Idahoans. With representatives from local, State, and federal government, Idaho's housing industry, human and disability rights organizations and consumer advocates, the IFHF provides a means for coordination and collaboration among diverse interests.

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